NEWBURGH HOUSING REPORT

WORKING PAPER II: HOUSING POLICY FRAMEWORK

JUNE 4TH, 2021







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The Newburgh Housing Report is a multi-disciplinary planning initiative aimed at evaluating current housing needs in the City of Newburgh and stimulating new thinking about the city's long-term housing policies. The report was completed thanks to a generous grant from the JP Morgan Chase Foundation and managed by a not-for-profit community development loan fund, the Leviticus 25:23 Alternative Fund ("Leviticus Fund").

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INTRODUCTION

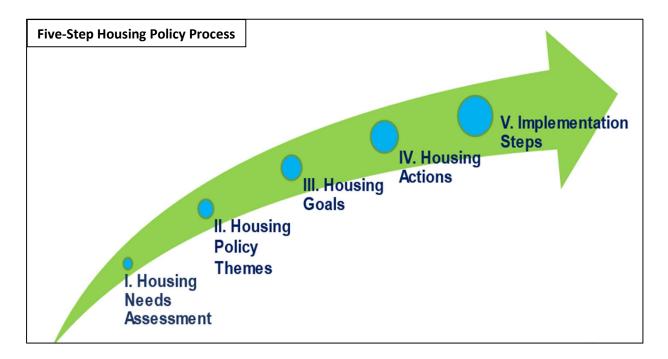
As the second of two working papers comprising the Newburgh Housing Report, this document outlines policy themes, goals, and actions that could potentially shape the City of Newburgh's long-term strategy for meeting local housing needs. This document is supprted by three appendices:

- Appendix A offers a plan for implementing the proposed actions in three phasing sequences.
- Appendix B presents a selection of case studies and best practices that can help guide the transformation of the proposed actions into concrete programmatic, regulatory, and operational changes.
- Appendix C represents a dynamic, in-progress, implementation tracker that the City's housing stakeholders are invited to use as an editable tool for refining implementation steps, assigning responsible parties, identifying funding opportunities, and tracking progress on key actions.

This outline follows the completion of Working Paper I, an extensive housing needs assessment that included a review of existing housing policies, programs, and projects; presentation of demographic, housing, and economic trends; and a summary of the commuity engagement process. That analysis revealed the importance of advancing policy changes that ensure social equity, promote livabilty, and advance vitality.

STRUCTURE OF THE POLICY FRAMEWORK

The graphic below illustrates the five-step process that defines the formation and implementation of the policy framework. As mentioned above, the project team began the policy-making process by conducting a comprehensive housing needs assessment. The findings, both qualitative and quantitative, from this assessment were then used to define three core policy themes. Within each theme, a set of housing goals were developed and refined with extensive input from residents and housing stakeholders. Concrete actions were then attached to each goal. The policy themes, goals, and actions were drafted to serve as the housing element of the City's comprehensive plan. The specific steps required to implement the actions are presented in Appendix C. It is expected that these implementation steps will continue to be refined by the City's leadership in lockstep with its diverse housing stakeholders and ongoing community input.



POLICY THEMES

The housing needs assessment suggested the need for policies organized into three interlocking themes: Vitality, Livability, and Equity.

EQUITY

Equity encompasses the affordability of a city's housing stock to residents of all income, the racial and economic integration of neighborhoods, and the protection of all residents from housing discrimination of all kinds. Discussions regarding a community's housing policy frequently devolve into a debate over affordable housing with polarized camps holding vastly divergent views on the definition of "affordable housing" and its perceived impacts. An equity framework moves past this stalemate by examining the full spectrum of housing inclusion issues and presenting an expansive set of housing choices at all price points and levels of tax burden. A housing equity lens also considers the ways that regional market forces and the land use regulations of other localities affect access to affordable high-quality housing and compliance with federal and state fair housing laws.

LIVABILITY

Livability relates to the physical condition of a housing unit including the quality of its interior spaces, maintenance of its facades, delivery of utility services, and insulation from pests, pollutants, and mold. Livability is shaped by a locality's code enforcement practices, public health regulations, rehabilitation incentives, and building practices. Livability is also affected by the communication linkages between landlords and tenants so that rights and responsibilities are sensibly shared while building defects are resolved amicably and efficiently. Achieving livability requires overcoming the legal and administrative barriers to high quality housing conditions.

VITALITY

Vitality refers not only to quality of life within a housing unit but the overall physical, fiscal, and cultural health of the surrounding neighborhood. A vital neighborhood is comprised of an engaged and diverse community enjoying cultural centers, community spaces, parks, healthcare resources, neighborhood services, retail goods, and pathways to homeownership and local entrepreneurship. Housing policies sometimes focus singularly on the housing stock while neglecting the myriad ways that neighborhood vitality shapes the way communities experience their homes and directly affects their feelings of inclusion, opportunity, and mobility. But housing needs must be understood in relation to neighborhood needs.

POLICY GOALS

The graphic below shows the housing goals that are attached to each of the three housing policy themes.

1.Equity **GOAL 1A: PREVENT DISCRIMINATION AND** DISPLACEMENT GOAL 1B: PREVENT HOMELESSNESS GOAL 1C: REDUCE HOUSING Costs GOAL 1D: PRESERVE AND **EXPAND AFFORDABLE** HOUSING SUPPLY

2.Livability

- GOAL 2A: REFORM CODE **ENFORCEMENT PROCESS**
- GOAL 2B: HELP BUILDING **OWNERS REHAB THEIR** BUILDINGS
- GOAL 2C: INVOLVE TENANTS IN IMPROVING **HOUSING CONDITIONS**

3. Vitality

- GOAL 3A: LINK HOUSING POLICY TO ECONOMIC DEVELOPMENT
- GOAL 3B: IMPROVE HOMEOWNERSHIP **OPPORTUNITIES**
- · GOAL 3C: IMPROVE **COMMUNITY CONNECTIONS**

POLICY ACTIONS

Presented below are the actions associated with each theme's associated set of policy goals.

POLICY THEME I: EQUITY

GOAL 1A: PREVENT HOUSING DISCRIMINATION, RACIAL SEGREGATION, AND DISPLACEMENT

ACTION 1A1: Document the City's Experience with Urban Renewal, Displacement, and Segregation

Like many American cities subject to state and federal urban renewal policies, the City of Newburgh experienced the demolition of its waterfront district during the 1960s. The erasure of this part of Newburgh also resulted in the displacement of a significant number of African American households and businesses. Meanwhile, the process of suburbanization accelerated racial segregation in Orange County, leading to the contemporary bifurcation of the region by race and class. The full effects of urban renewal and its long-term effect on land use patterns, demographic composition, and racial disparities has been documented by media stories as well as a few academic papers. However, the lived experience of Newburgh's residents most adversely affected by urban renewal and systemic racism has not yet been fully told. The records of urban renewal are archived and available for analysis. The information should be packaged in a multi-media format that highlights the stories and experiences of displaced Newburgh residents in their own words.

ACTION 1A2: Update the City's Fair Housing Laws & Enforcement Mechanisms

The City of Newburgh does not have an updated fair housing law or a system for enforcing local, state, or federal fair housing laws. Adopted in 1983, Section 38 of the Newburgh City Code establishes a City policy for providing fair housing. The code renders unlawful discriminatory practices on the basis of race, color, religion, sex, or national origin. However, the code does not reflect the evolution of federal and state fair housing laws to include a wide spectrum of protections that render illegal discrimination based upon the above factors but also other ones including family status (children under 18 in a household); disability (mental or physical); creed; age; sexual orientation; marital status; military status; gender identity or expression; and source of income. Revising the City Code and Local Laws to ensure alignment with current fair housing policies is not an onerous undertaking whereas developing a local enforcement mechanism would constitute an ongoing administrative and financial burden for the City. However, the appointment of a multi-lingual local point of contact, perhaps through a non-profit organization, would significantly help residents access legal support in instances of housing discrimination.

ACTION 1A3: Partner with Orange County on Regional Affordable Housing Plan

Relative to other localities within Orange County, the City of Newburgh carries a significantly greater share of multi-family and income restricted housing. Less than 22% of Orange County's housing stock includes residential buildings with more than 2 units compared to 43% of the City of Newburgh's housing inventory. Part of this disparity is attributable to the higher building densities within the City of Newburgh. However, these densities are also the product of single-family zoning that prevails throughout much of Orange County, hinders the development of lower-priced rental apartments, and perpetuates racial segregation. Currently, the City and County coordinate on affordable housing needs through the Continuum of Care programs and community development initiatives. In order to ensure that the region's affordable housing needs are met through a variety of localities and undo racial segregation, the City of Newburgh should also work collaboratively with Orange County Planning Department on a regional affordable housing plan.

GOAL 1B: PREVENT HOMELESSNESS

ACTION 1B1: Improve Coordination and Information Sharing Between the City, County, and Social Service Providers for Programs Targeting Newburgh's Most Vulnerable Populations

The City of Newburgh does not provide direct social services to its most vulnerable population. Instead, services are provided largely from non-profit organizations, sometimes in coordination with Orange County Social Services Department. These entities collaborate through the Newburgh Housing Coalition and the Orange County Continuum of Care / Housing Consortium. In spite of these coordinating bodies, the various entities involved with social service delivery do not all share the same information regarding community needs, client housing arrangements, service availability, and funding programs. One way of improving coordination would be to generate regularized reporting on social service needs through a monthly data dashboard similar to the one that was created under the New York State's Community, Opportunity, Reinvestment (CORe) initiative.

ACTION 1B2: Strengthen and Expand Eviction Prevention Programs

The anticipated suspension of COVID-related moratoriums on eviction claims is widely expected to introduce a new set of vulnerabilities for low-income residents unable to pay their rent. In year 2019, prior to the onset of COVID and the moratoriums, the total number of landlord-tenant cases filed in Newburgh City Court was 785, of which 668 cases were related to the non-payment of rent. Widening the scope of the financial counseling in tandem with increased access to rental assistance and legal representation could help reduce incidents of eviction leading to homelessness.

ACTION 1B3: Expand Shelter Facilities and Permanent Housing for Newburgh's Homeless and Most Vulnerable Populations

The City of Newburgh's homeless population can access housing through Orange County's Department of Social Services and a network of several non-profit organizations. Newburgh's homeless facilities have reached capacity. When there is not room at an available shelter, Orange County will opt to place a homeless individual in a motel. Due to the limited supply of affordable rental housing within the City of Newburgh, finding permanent housing for homeless individuals is also challenging. The City should build more housing including shelter beds as well as permanent housing for vulnerable populations.

GOAL 1C: REDUCE HOUSING COSTS

ACTION 1C1: Reduce Property Taxes for Homeowners

Newburgh homeowners have experienced rising taxes, which increased sharply during the recent reassessment process. One way of reducing the homeowner tax burden is to diversify the tax base with more commercial development. The City should also analyze the potential for a broader range of administrative and fiscal changes to reduce residential property taxes including consolidated services, income taxes, tax break programs for homeowners, and vacant property taxes.

ACTION 1C2: Evaluate City's Eligibility for Adopting Rent Stabilization

The City of Newburgh has not yet invoked rent stabilization as possible under the 1974 New York State Emergency Tenant Protection Act that was amended under the Housing Stability and Tenant Protection Act of 2019. Although Newburgh has a sizeable inventory of older housing units, only a limited number of units would likely be eligible for the program. Based on 2018 American Community Survey census data, at least 82% of Newburgh's total housing units would be completely ineligible for rent stabilization due to their location in buildings with a small number of units. Of the units potentially eligible for rent stabilization, the pool of qualifying buildings could be even smaller if certain eligible building were not built before 1974 or if it is already covered by another governmental housing program. Nonetheless, a vacancy analysis and building inventory should be undertaken in order to ascertain the City's eligibility for rent stabilization given the measure's potential to preserve rental affordability, avert unfair evictions, and ensure code compliance for selected buildings.

ACTION 1C3: Evaluate Procedures for Existing Rental Assistance Programs

Newburgh Housing Authority and Pathstone manage the Housing Choice Voucher Program. This program provides housing assistance to eligible low- and moderate-income families. This program enables families to obtain decent, safe and sanitary housing by subsidizing a portion of each tenant's monthly rent. Under

federal COVID-19 relief monies, a greater pool of Newburgh residents will be able to receive rental assistance. The exact procedures for determining eligibility for rental assistance and approach to finding suitable housing for recipients merit further evaluation.

GOAL 1D: PRESERVE AND EXPAND AFFORDABLE HOUSING SUPPLY

ACTION 1D1: Undertake Affordable Housing Re-Education Program

Newburgh residents hold divergent views on the need for affordable housing in the City. Some residents see the provision of increased affordable housing as a public policy imperative given the high housing cost burden levels experienced by many residents. Other residents charge that there already is too much affordable housing within Newburgh and that the increased supply of affordable housing will only intensify concentrated poverty; exasperate community impacts like traffic; impose greater fiscal costs than benefits; and elevate the tax burdens of homeowners. This debate has led to heated controversies around at least two housing development proposals, the Mid-Broadway project and the Alembic proposal. One source of the intractability of these controversies is a lack of community agreement on housing needs, the definition of affordable housing, the wide range of housing typologies that full under the umbrella term of "affordable housing", and the impacts of various approaches to building, designing, and financing affordable housing. To help Newburgh residents reach a shared vision on housing policy, the City should broadly distribute information on housing needs, various typologies of housing, and clear information on the fiscal impacts of affordable housing developments built in other parts of the surrounding region.

ACTION 1D2: Assess Potential for Increasing Allowable Densities Throughout the Broadway Corridor

The City of Newburgh updated its zoning code in 2015. The new code retained traditional zoning classifications but also adopted a form-based code for certain sections of the City including the Broadway corridor and the waterfront. The code was designed to allow flexibility of land uses in the City's downtown core while also allowing for the possibility of significant building heights along Broadway (up to six stories) and the waterfront (eight stories). However, the "Broadway corridor" could be more expanded to include all of the areas in the City that are located within a ¼ mile either north and south of Broadway and extending from the downtown all the way to the western boundary of the City. The City could analyze the potential for further upzoning this entire area in order to encourage the development of more multifamily rental housing, limited equity coops, small units, and live-work spaces for artists and home businesses. All of these units will be more affordable than purchasing a single-family home and allow for the redevelopment of Newburgh's primary commercial corridor that expands housing access and reduces the threat of displacement. Higher densities do not necessarily need to be made available as-of-right under the zoning code. Developers could be granted generous density bonuses within the Broadway corridor provided that they build a certain amount of affordable housing or meet other public policy objectives.

ACTION 1D3: Promote and Enable a Wider Variety of Affordable Housing Units

The City's housing stock largely consists of single-family homes, 2-family homes, and 3-4-unit row-houses. The City should work with non-profit housing associations to design the regulatory system, administrative

process, developer outreach, and marketing strategies that would enable production of a wider variety of units including:

- Efficiency studios and 1-bedroom apartments (rentals and condominiums)
- Live-work spaces
- Limited equity coops (through conversions of existing buildings or newly constructed buildings)
- Permanently affordable rental and sales units of all kinds through a community land trust

ACTION 1D4: Adopt Mandatory Inclusionary Housing Options for Multifamily Development on Both Privately Owned and City Owned Land

The City of Newburgh adopted a new zoning code in 2015. This new code combines traditional zoning with a form-based code in order to provide greater flexibility of land uses in key parts of the City including the Broadway corridor and the waterfront. However, the new zoning code did not include any affordability housing requirements even in areas where higher density housing was permitted. In order to ensure that new development includes a wide mix of price points, the City should adopt an inclusionary housing ordinance that mandates developers of new multi-family housing to comply with one of several options for providing a certain amount and type of on-site affordable housing for households at all income levels including low-income and very low-income residents.

POLICY THEME II: LIVABILITY

GOAL 2A: REFORM CODE ENFORCEMENT PROCESS

ACTION 2A1: Increase the Capacity, Knowledge Base, and Skill Levels of the City's Code Compliance Department

Training opportunities for employees in the City of Newburgh's Building Department are limited. The New York State Department of State Division of Building Standards and Codes offers a sequence of courses. However, Newburgh's Code Enforcement Officers do not receive on-site practical training that is focused on specific aspects of the City's unique challenges, enforcement procedures and regulations. As a result, there is not consistency across code enforcement officers in terms of the level, depth, or accuracy of their code knowledge. One positive step toward redressing the training gap is the provision under the City RISE grant for additional staff training. Expanding opportunities for on-site training performed by a building code consultant could help create a more effective code enforcement process. Another opportunity for delivering training opportunities is the City's Code Enforcement Coordination Committee, an internal group that can exchange information on building regulations and also organize customized training sessions.

ACTION 2A2: Improve the Use of Technology as a Tool for Tracking and Publishing Violations, Enforcement Steps, Owner Response, and Judicial Status

The Department currently uses Integrated Property System (IPS) and Building Blocks to track code enforcement cases. The IPS software has limited capabilities, and cannot accurately capture, aggregate and export information. The City of Newburgh is in the process of transitioning from IPS to a new platform,

MuniCity, a cloud-based program with more robust reporting functions. The use of these portals will help make information on building conditions more accurate while also making information more publicly available, thereby improving accountability by all parties.

ACTION 2A3: Increase Compliance with the Existing Rental Registry Program and Make it More Robust.

The City of Newburgh maintains a Rental Registry, which requires owners of a rental property to submit a rental license application with the Newburgh Code Department or authorized official. The City has recently not been as aggressive in using this program though it has been perceived as being effective. The system can be improved by hiring staff to manage the registry, provide various tiers for compliance depending on building conditions, and public release of the registry.

ACTION 2A4: Provide Education and Training to Landlords on Code Compliance, Building Management Best Practices, and Rehabilitation Techniques

The City does not currently provide landlords with any formal training in code compliance, building management, or rehabilitation techniques. The City could establish a training program in partnership with other housing providers, non-profit organizations, lenders, and educational institutions. The training could be made optional for all landlords but mandated for landlords deemed non-compliant as part of the rental registry inspection process.

ACTION 2A5: Mandate Minimum Penalties for Building Code Violations to Ensure Compliance

Localities have the legal authority and broad discretion to determine the financial and criminal penalties for building code violations. Violations of the building code can result in fines not exceeding \$250 for each day of the violation and a maximum of 15 days of imprisonment. The code only establishes a maximum fine while providing for no minimum fine. Instead of this process, the City could mandate minimum financial penalties for building code violations as well as failures to reply with court orders in accordance with the code enforcement recommendations prepared by the New York State Senate Committee on Investigations and Government Operations. Previously assessed minimum per diem fines could be discounted based on the speed of corrections after fines are assessed.

ACTION 2A6: Improve Compliance with Vacant Property Registry

The City of Newburgh requires the owner of any vacant property to file a registration statement with the Newburgh Code Department, along with any applicable fee. The owner of the property is required to renew the registration and pay a fee annually for the period the building remains vacant. The City could standardize the procedure for maintaining the registry so that the functions can be shared between multiple staff persons within the Department of Building. Reports on the Vacant Property Registry through Building Blocks could be made widely available to the public. A Vacant Property Working Group, housed within the Code Enforcement Coordination Committee, could be charged with supervising compliance with the registry by landowners. The City should develop best practice guides for rehabilitation and redevelopment of vacant properties along with clear directions for property owners to navigate the building permit and land use approval process.

GOAL 2B: HELP BUILDING OWNERS REHAB THEIR BUILDINGS

ACTION 2B1: Provide More Financial Assistance to Homeowners to Improve the Physical Condition of their Homes

The City has limited funds available to help homeowners offset the costs of repairs. These monies are made available through Community Development Block Grant and Cities Rise monies to households meeting a certain income level and available only for interventions deemed as emergencies by a City Agency. The program is not publicized since it is emergency driven and not application based. This program should be expanded so that a wider pool of households may receive support for interventions that are not necessarily "emergency" but still improve the condition and public safety of the home.

ACTION 2B2: Help Multi-Family Developers and Property Owners Better Access Financial Assistance to **Rehabilitate Their Properties**

There are two programs in Newburgh that help property owners rehabilitate multi-family housing units. Community Capital New York and Key Bank partnered in 2015 to launch the Newburgh Housing Remediation Fund, a program providing financial incentives for redressing lead and asbestos issues in Newburgh's Housing Stock. Meanwhile, RUPCO currently manages the Landlord Ambassador Program ("LAP") which is funded by the New York State Attorney General and assists landlords of distressed properties obtain financing for repairs or find new, responsible developers to take over the buildings. Both programs should be expanded in scale, perhaps by using monies made available under COVID-19 relief or other federal funding programs.

ACTION 2B3: Evaluate Potential Adoption of Green Building Codes, Stretch Codes, and Healthy Homes Guidelines

The environmental conditions within a home have profound implications on public health, natural resource preservation, and climate change. Beyond the building code, the City of Newburgh does not currently have policy measures that advance green building and healthy homes concepts. These concepts could be promoted and incentivized through modification of the building code, changes in the development approval process, public education and outreach campaigns, and the establishment of special loan fund or grant programs. As part of the City's update of environmental policies within the Comprehensive Plan, the effectiveness of mandatory sustainability requirements for buildings could be evaluated alongside the costs and benefits of other municipal commitments to environmental protection.

GOAL 2C: INVOLVE TENANTS IN IMPROVING HOUSING CONDITIONS

ACTION 2C1: Educate Tenants About the Building Code and Involve Them in Code Enforcement Process

The City's website includes information on the building code in both English and Spanish. Another way of conveying this information would be through live community meetings or webinars that help residents better understand their rights and responsibilties as tenants. The City could also issue regular reports from MuniCity and Building Blocks so that residents understand the location and status of building code violations. Residents could also be enlisted to participate in neighborhood inspections in which potential building code issues are identified based upon exterior appearance.

ACTION 2C2: Convene Landlord Tenant Mediation Forum

Landlords and tenants do not have a neutral forum in which to address broader building condition concerns and develop collaborative strategies for improving the quality of residential life. If a tenant has a complaint, they can address the landlord directly or they can file a complaint with the City of Newburgh by calling the Code Compliance Department, thereby triggering a potentially protracted and contentious adjudication process. The City could help establish a Landlord-Tenant Forum that would provide building code education and training programs for both tenants and landlords, enable mediation services for landlord-tenant disputes, distribute materials on landlord and tenant rights of responsibilities under the rental registry, and provide periodic updates on rental and vacant property registries.

POLICY THEME III: VITALITY

GOAL 3A: LINK HOUSING POLICY TO ECONOMIC DEVELOPMENT

ACTION 3A1: Update Newburgh's Comprehensive Plan with an Economic Development Strategy

The City of Newburgh has not updated its comprehensive plan since 2008. The Newburgh Housing Policy Framework has been designed to update the housing chapter of the City's comprehensive plan. Newburgh's housing policies related to redevelopment, homeownership, and community building can all contribute to the revitalization of the city's neighborhoods, waterfront, and the Broadway corridor. However, these policies will have only limited economic impact in the absence of a parallel economic development strategy defined with a clear statement of values, concrete goals, and implementation steps. As such, the City should draft an economic development strategy that is fully integrated with the housing policy framework. All other parts of the City's comprehensive plan including the transportation, environmental, land use, and community development elements should also be updated and linked to each other.

ACTION 3A2: Draft a Coordinated Development Strategy for Underutilized or Vacant Sites

The City of Newburgh has two options for disposing of the properties that it has acquired. The first option is for the City to sell the property to a private buyer. A second option is for the City to give the property for an insignificant sum to a non-profit housing provider such as the Newburgh Land Bank or Habitat for Humanity. The City of Newburgh is currently developing new guidelines outlining its approach to the acquisition, disposition, and rehabilitation of distressed properties. These new guidelines provide an opportunity for prioritizing the disposition of City-owned land to non-profit housing providers in order to meet the unmet need for affordable housing.

However, the guidelines do not constitute a strategic plan for redeveloping vacant or underutilized properties in accordance with optimal reuse strategies. A Strategic Development Strategy would entail inventory of key opportunity sites and the production of clear strategies for redeveloping those sites in accordance with community benefits, fiscal optimization, and environmental protection. The properties inventoried in this strategy would include all of the vacant, tax delinquent, or physically distressed buildings in the City. However, the strategy would emphasize properties whose redevelopment would have the greatest impact on achieving the City's housing and economic development goals. As such, the plan would focus largely on crafting redevelopment scenarios for properties along the full length of the Broadway corridor (including Broadway itself and all properties within a ¼ mile radius of it) as well as the waterfront. The Coordinated Development Strategy would include approaches for property acquisition,

land assembly, land use mix, developer outreach, and redevelopment financing. The strategy would also identify the public infrastructure investments required to advance the proposed redevelopment scenarios and analyze the overall fiscal impact of these scenarios.

ACTION 3A3: Publish Clear Development Guidelines on Housing Approvals, Incentives, and Disposition of City-owned Land

A relatively small number of new housing units have been built in Newburgh over the past ten years. Besides market impediments, developers do not have a clear understanding of the best way for navigating the development process. One way that the City could help provide greater predictability in the development process and attract a wider pool of housing developers would be to prepare a step-by-step guide to building in the City of Newburgh.

Previous proposals for affordable housing have been impeded by complex approval processes and community disagreements over the appropriate level of tax abatement that should be granted to projects fulfilling a demonstrated housing need. Engaging the community in a participatory effort to define approval and funding guidelines for proposed housing developments could help preclude future conflicts, reduce the risks and costs of prospective developers, and inspire a greater pool of developers to build within the City of Newburgh.

GOAL 3B: IMPROVE HOMEOWNERSHIP OPPORTUNITIES

ACTION 3B1: Help Newburgh Residents Finance Homes in Newburgh

Newburgh residents face myriad challenges to buying their own homes in Newburgh. Homeownership rates are especially low for individuals identifying as Hispanic or Black. Barriers to homeownership include high housing prices; limited access to information; and challenges to secure financing based upon income leves, credit ratings, and the cost for building acquisition and rehabilitation. To help make it easier for Newburgh residents to buy homes and remove racial disparities, more information could be provided by the City and local banks on the pathways to homeownership. More money could be allocated from federal finance programs such as Community Development Block Grant or CARES Act allocations to homeownership. A local bank - or a consortium of banks - could be enlisted to serve residents of Newburgh. The City and its housing stakeholders should also closely monitor and advocate for federal and state policy initiatives as well as new funding programs that may make it easier for Newburgh residents to purchase homes.

ACTION 3B2: Provide more Diverse Pathways to Homeownership

Besides the financial barriers to homeownership that Newburgh residents experience on account of their economic position, the composition of the City's older housing stock presents further obstacles. For a lowincome household, acquiring a single-family home can be daunting given the ongoing maintenance costs required and real property taxes to be paid, which can never be amortized or retired over time like a mortgage. The city's inventory lacks a rich supply of affordable high-quality apartments that can be purchased as condominiums.

Although Newburgh does have a sizeable supply of multi-family housing, most of these units are in smaller 3-4-unit rowhomes rather than apartment houses. Significant city-wide renovations in the last five years

have made these multi-family rowhouses unaffordable to the average first-time homebuyer. Many of the more affordable multi-family buildings are severely distressed, requiring extensive remediation to bring them into alignment with the building code, environmental regulations, and historic preservation requirements. Banks do not provide mortgages that can cover the full costs of the remediation of these buildings as well as their acquisition price, and first-time homebuyers cannot compete with investors to purchase renovated multi-family buildings.

With regard to new construction, there have been only limited additions of new sale units. Most of the new homeownership units provided by Habitat for Humanity and the Land Bank have been single-family or 2-unit homes. RUPCO's new units have been entirely rental.

If the City of Newburgh had a greater variety of smaller housing units located within multi-family buildings, it would be easier for lower income residents to become homeowners by virtue of the lower sale costs, absence of rehabilitation costs, and shared maintenance costs. Examples of housing types that would be easier for low-income residents to finance include smaller units (include micro-units, studios, 1-bedroom apartments, and live-work spaces in condominiums); limited equity coops; and housing units made available for sale through the community land trust concept.

GOAL 3C: IMPROVE COMMUNITY CONNECTIONS

ACTION 3C1: Expand Services, Programs, and Resources at Community Centers

The City of Newburgh is blessed with several community spaces including the Armory, Newburgh Free Library, the Boys and Girls Club of Newburgh, Safe Harbors of the Hudson, and the Newburgh Jewish Community Center. These institutions along with houses of worship help to foster community connections while also providing valuable spaces for recreation, social service delivery, information sharing, and cultural activity. More resources should be directed to these institutions to ensure not only their ability to expand their on-site programming but also to work collaboratively with each other and build stronger linkages between the City's diverse communities.

ACTION 3C2: Enhance the Safety and Aesthetic Beauty of City Streets, Parks, and Playgrounds

The quality and condition of the public spaces in Newburgh's neighborhoods have profound impacts on the way that residents are able to feel "at home" both inside and outside their spaces of dwelling. To that end, the City should attempt to secure more funding for improvements to the public realm including traffic calming, trees and landscaping, street furniture, creation of new pocket parks, and enhancement of recreation areas.

ACTION 3C3: Expand Support for Neighborhood Serving Businesses

Many of Newburgh's neighborhoods are underserved by retail establishments, food stores, dining establishments and personal services. Meanwhile a number of commercial spaces along Broadway remain vacant. Creating a more vibrant mix of neighborhood serving businesses along the downtown stretch of Broadway would help revitalize the neighborhoods north and south of the City's main commercial corridor by creating more foot traffic and eyes on the street. Meanwhile, adding pockets of small businesses to Newburgh's residential neighborhoods would provide residents with greater access to goods and services while also helping to create more points for social interaction.

APPENDIX A: Phasing Plan for Proposed Actions

Phase I Actions (Completed Within 12 Months)

ACTION 1A1: Document the City's Experience with Urban Renewal, Displacement, and Segregation

ACTION 1A2: Update the City's Fair Housing Laws & Enforcement Mechanisms

ACTION 1B1: Improve Coordination and Information Sharing Between the City,

County, and Social Service Providers

ACTION 1B2: Strengthen and Expand Eviction Prevention Programs

ACTION 1C2: Evaluate City's Eligibility for Adopting Rent Stabilization

ACTION 1D1: Undertake Affordable Housing Re-Education Program

ACTION 1D2: Assess Potential for Increasing Allowable Densities Throughout the

Broadway Corridor

ACTION 1D4: Adopt Mandatory Inclusionary Housing Options for Multifamily

Development on Both Privately Owned and City Owned Land

ACTION 2A2: Improve the Use of Technology as a Tool for Tracking and Publishing

Violations, Enforcement Steps, Owner Response, and Judicial Status

ACTION 2A3: Increase Compliance with the Existing Rental Registry Program and

Make it More Robust.

ACTION 2A5: Mandate Minimum Penalties for Building Code Violations to Ensure

Compliance

ACTION 2A6: Improve Compliance with Vacant Property Registry

ACTION 2C1: Educate Tenants About the Building Code and Involve Them in Code

Enforcement Process

ACTION 2C2: Convene Landlord Tenant Mediation Forum

ACTION 3A1: Update Newburgh's Comprehensive Plan with an Economic

Development Strategy

Phase 2 Actions (Completed within 1-2 Years)

ACTION 1A3: Partner with Orange County on Regional Affordable Housing Plan

ACTION 1B3: Expand Shelter Facilities and Permanent Housing for Newburgh's Homeless

and Most Vulnerable Populations

ACTION 1C3: Evaluate Procedures for Existing Rental Assistance Programs

ACTION 1D3: Attract a Wide Variety of Affordable Housing Developers

ACTION 2A1: Increase the Capacity, Knowledge Base, and Skill Levels of the City's Code

Compliance Department

ACTION 2A4: Provide Education and Training to Landlords on Code Compliance, Building

Management Best Practices, and Rehabilitation Techniques

ACTION 2B1: Provide More Financial Assistance to Homeowners to Improve the Physical

Condition of their Homes

ACTION 2B2: Help Multi-Family Developers and Property Owners Better Access Financial

Assistance to Rehabilitate Their Properties

ACTION 2B3: Evaluate Potential Adoption of Green Building Codes, Stretch Codes, and

Healthy Homes Guidelines

ACTION 3A2: Undertake a Coordinated Development Strategy for Underutilized Sites

ACTION 3B1: Help Newburgh Residents Finance Homes in Newburgh

ACTION 3C2: Expand Support for Neighborhood Serving Businesses

Phase 3 Actions (Completed after 2 years)

ACTION 1C1: Reduce Property Taxes for Homeowners

ACTION 3B2: Provide more Diverse Pathways to Homeownership

ACTION 3C2: Enhance the Safety and Aesthetic Beauty of City Streets, Parks, and

Playgrounds



GOAL 1A: PREVENT DISCRIMINATION AND DISPLACEMENT

ACTION 1A1: Document the City's Experience with Urban Renewal, Displacement, and Segregation

- Washington DC "Black Broadway on U" is a multimedia documentary project that catalogs the people, stores, organizations, and cultural institutions that defined U Street, Washington DC's legendary "Black Broadway". Produced by multimedia maker and storyteller, Shellee M. Haynesworth, the project features archival photographs, oral histories, video footage, and interactive digital walking tours.
- Kingston (NY) -"Lost Rondout: A Story of Urban Removal" is a documentary chronicling the history and impact of urban renewal in a Kingston neighborhood.² Completed in 2016, the documentary was produced and directed by Stephen Blauweiss and Lynn Woods.

ACTION 1A2: Update the City's Fair Housing Laws & Enforcement Mechanisms

Syracuse (NY) – By amending its housing discrimination laws in 2016 to include source of income protections, Syracuse rendered it unlawful for a landlord to deny housing to someone because of their use of housing vouchers to pay rent. At the time of the law's adoption, New York State had not yet outlawed source of income discrimination, a change which was adopted only in 2019 as an amendment to the New York State Human Rights Law.

ACTION 1A3: Partner with Orange County on Regional Affordable Housing Plan

- Montgomery County (MD) Though it is rare for counties to exercise leadership on housing supply since they typically lack control over land use laws or housing production targets, Montgomery County, Maryland, provides an example of a county taking initiative to address housing supply. County leadership strategies employed by Montgomery County with regard to housing planning include a county-wide housing needs assessment, a county General Plan, development of model strategies to address housing needs for local implementation, and initiation of community-specific plans that address housing goals established at the county level.³
- Westchester County (NY) In 2019, Westchester County undertook a Housing Needs Assessment to establish a data-based foundation for the creation and preservation of affordable housing in Westchester County.⁴ Prepared by Pattern for Progress, the assessment examines the County's history of housing policies; identifies demographic and housing conditions; estimates the amount of affordable housing needed; and provides recommendations, including best practices from across the country, to help the County move forward in meeting its affordable housing needs.

¹ https://blackbroadwayonu.com

² http://www.lostrondoutproject.com

³ https://montgomeryplanning.org/planning/housing/attainable-housing-strategies-initiative/missing-middle-housing/

⁴ https://homes.westchestergov.com/resources/housing-needs-assessment

GOAL 1B: PREVENT HOMELESSNESS

ACTION 1B1: Improve Coordination and Information Sharing Between the City, County, and Social Service Providers for Newburgh's Most Vulnerable Populations

Community, Opportunity, Reinvestment (CORe) was a New York State initiative to improve the well-being of New York's most distressed communities. As a neighborhood-based community change model to address disparities in employment, public safety, education, health, and housing, the initiative used an innovative data tool, COReSTAT, to direct attention to the people and places that are most in need. The program, administered in Newburgh and Albany, offered a model for improving data-sharing and coordination between various service providers and community organizations.

ACTION 1B2: Strengthen and Expand Eviction Prevention Programs

- Cities with Just Cause Eviction Laws include San Francisco, New York City, Seattle, Oakland, Berkeley, and Washington DC. Albany, New York, is contemplating legislation introduced by Mayor Kathy Sheehan that would make it harder for landlords to evict tenants, requiring "just cause" for an eviction. New York State Senator Julia Salazar has introduced the Good Cause Eviction Bill into New York State Senate. 5 6
- Madison (WI) The Tenant Resource Center is a non-profit organization that promotes good relationships between tenants and landlords in Madison, Wisconsin. Services offered by the Center include Housing Counseling to educate about rights and to provide forms and information on critical topics, Housing Law Seminars, Eviction Prevention Clinics, Housing Mediation Services, and services specifically for University of Wisconsin students.⁷

ACTION 1B3: Expand Shelter Facilities and Permanent Housing for Newburgh's Homeless and Most **Vulnerable Populations**

- New York City (NY) Breaking Ground, a supportive and transitional housing provider in New York City, opened up a drop-in day center in Ozone Park (Queens) to serve the street homeless population. Unlike traditional shelters, this facility was not opened with a residential component. Instead, the homeless population is able to access the facility during the day, receive a hot meal, shower, and also received a spectrum of "wrap-around" services including medical care, psychiatric counseling, and counsel on accessing other city services.
- Washington DC In 2018, Washington DC and the DowntownDC Business Improvement District opened the Downtown Day Services Center at New York Avenue Presbyterian Church. The \$1.7 million facility is funded by the city and managed by the BID. A non-profit organization, Pathways to Housing DC, provides a comprehensive suite of social service programs including housing, legal,

⁵ https://www.wamc.org/post/good-cause-eviction-proposal-albany-gets-support-advocates-opposition-landlords

⁶ https://www.nysenate.gov/legislation/bills/2019/s2892

⁷ https://www.tenantresourcecenter.org/

⁸ https://breakingground.org/news-events/ny1-visits-queens-drop-in-center; https://www.ny1.com/nyc/queens/news/2017/07/19/ozonepark-homeless-drop-in-center-opens--some-opponents-now-support-facility-;

healthcare, and case management services. In addition, the 7,600 sq. ft facility also provides food, showers, computers, and laundry machines.

GOAL 1C: REDUCE HOUSING COSTS

ACTION 1C1: Reduce Property Taxes for Homeowners

New Rochelle (NY) – The City of New Rochelle has undertaken an especially aggressive approach to attracting new commercial development. The effective property tax for homeowners in New Rochelle is also notably lower than most other cities in New York State. The relationship between New Rochelle's redevelopment approach and homeowner tax burdens merits further analysis, especially as Newburgh charts a long-term economic development strategy.

ACTION 1C2: Evaluate City's Eligibility for Adopting Rent Stabilization

Ossining (NY) - The Village of Ossining adopted rent stabilization in 2019. The adoption has been controversial and been subject to continued debate and efforts toward revision.⁹ Other cities in New York State that recently contemplated rent stabilization but did not proceed toward its adoption include Kingston and Hudson.

ACTION 1C3: Evaluate Procedures for Existing Rental Assistance Programs

• Although federal regulations establish rules and parameters for the housing choice voucher programs, there are various strategies that public housing authorities may use to optimize voucher programs, maximizing their impact on economic mobility and ensuring geographic flexibility. The Furman Institute has conducted extensive research on the housing choice voucher program and identified ways it could be reformed.¹⁰

GOAL 1D: PRESERVE AND EXPAND AFFORDABLE HOUSING SUPPLY

ACTION 1D1: Undertake Affordable Housing Re-Education Program

- Minnesota (MN) The State of Minneapolis undertook a Housing Minnesota campaign to spread a statewide message that "the diversity of backgrounds and circumstances among affordable housing residents, how housing encourages integration into the community and the idea that diversity of housing types and costs creates strong communities". This message was delivered by highlighting the needs of groups that are "central to the social fabric of society" such as teachers, seniors, and children who benefit from affordable housing.¹¹
- Brea (CA) The City Council in Brea, California, engaged in a community outreach campaign to respond to community concerns about high density development. To obtain community feedback, the City Council formed a steering committee and undertook a community survey. Concerns that emerged from the survey included maintenance, development and redevelopment, and traffic. Task forces consisting of 100+ people "new to city issues" were formed to address each of these concerns. In addition, the City held a weekend-long charrette run by facilitators where 100+ community members from a broad range of city groups contributed

⁹ https://www.theexaminernews.com/etpa-repealed-in-village-of-ossining-amid-allegations/

¹⁰ https://furmancenter.org/thestoop/entry/housing-a-nation-housing-choice-vouchers

 $^{^{11}} https://www.researchgate.net/publication/263225197_Opposition_to_Affordable_Housing_in_the_USA_Debate_Framing_and_the_Responses_of_Local_Actors/link/55ab912c08aea3d08682949c/download$

ideas for city planning. Charrette results were carefully documented and used as a resource to guide city planning efforts.¹²

ACTION 1D2: Increase Allowable Densities Throughout the Broadway Corridor

Minneapolis (MN) - Up-zoning is a municipal-driven legal strategy to densify cities to satisfy housing needs. Increasing the allowable building size and number of housing units per property in development zones permits the growth of "missing middle" housing, ranging from duplexes to small-scaled apartment buildings, that meets a variety of affordable housing needs. While upzoning is commonly used to address an increase in housing demand in boom times, up-zoning has recently been adopted in Minneapolis, Minnesota, as a result of the City's 2020 comprehensive plan, "as part of the solution to addressing the enduring effects of policies that intentionally and systematically discriminated against communities of color". Minneapolis has a low housing vacancy rate, the nation's lowest black home-ownership rate, a lack of affordable housing (especially "missing middle" properties), 70% of the city is single-family zoned, and 52% of the city's residents are renters. Minneapolis 2040 is the City's comprehensive plan which was effective as of January, 2020, and has generated zoning updates to (1) allow two- and three-family housing in single-family zones, (2) require affordable housing as a component of all 20-unit or larger housing developments, and (3) establish Built Form Overlay Districts which control floor area ratios, floor areas, building heights, lot dimensions, yards, impervious surfaces, and bonuses for "premium" building uses (such as affordable housing). Goals of the plan include building more housing, building less expensive housing, and building less expensive housing in a variety of locations. While zoning in Minneapolis has been amended to permit denser development, the success of these measure in Minnesota and elsewhere depends on ongoing municipal support. A range of resources, policies, and programs to encourage affordable housing are needed, along with municipal laws to ease excessive parking minimums, lessen strict building codes, and decrease lot size minimums. 13 14 15 16

ACTION 1D3: Promote and Enable a Wider Variety of Affordable Housing unit types

Pasadena (CA) - The City of Pasadena has embraced micro-units as one strategy to meet housing goals put in place by the State of California. To help remedy the housing shortage and provide additional legal housing type options for developers, Pasadena has adopted land use law revisions to encourage micro-units through expedited permitting and more flexibility in unit size. The land use law change in Pasadena was implemented by expanding on the previously defined Single Room Occupancy (SRO) land use, whose definition closely describes micro-units. Unless specifically providing for renters of below medium household income, the micro-units do not meet the city or state affordable housing standards for inclusionary zoning. Yet, micro-units do

¹² https://transweb.sjsu.edu/sites/default/files/mti 03-02 0.pdf

 $^{^{13}\} https://www.lincolninst.edu/publications/articles/2020-01-rezoning-history-minneapolis-policy-shift-links-affordability-equity$

 $^{^{14}} https://lims.minneapolismn.gov/download/Agenda/1323/Built\%20 form\%20 staff\%20 report\%20 and \%20 attachments.pdf/49786/2063/Built\%20 form\%20 Policies$

¹⁵ https://www.brookings.edu/blog/the-avenue/2018/12/12/minneapolis-2040-the-most-wonderful-plan-of-the-year/

¹⁶ https://www.enterprisecommunity.org/blog/2019/08/people-are-talking-about-up-zoning-here-is-what-you-should-know

help localities meet broader housing goals by providing small below market units in dense urban locations.^{17 18}

Montgomery County (MD) - The Montgomery County Planning Department has focused on a county-wide need for "Missing Middle Housing", multi-family housing that ranges from 2-4 stories and provides a transition between single-family and commercial neighborhoods, to address affordable housing needs. To enable the growth of Missing Middle Housing, the county planning department suggests local zoning changes to encourage housing in commercial areas and to allow multi-family homes in select transition areas that are currently single-family zoned.¹⁹

ACTION 1D4: Adopt Mandatory Inclusionary Housing Options for Multifamily Development on Both Privately Owned and City Owned Land

- White Plains (NY) In May 2019, the City of White Plains expanded its Affordable Rental Housing Program ("ARHP").²⁰ ²¹ The prior program required multi-family developments in the city's downtown to provide a 10% set-aside of affordable units reserved for those at 80% of the Westchester County Area Median Income (AMI) range. Alternatively, a developer could seek Common Council approval to provide 6% affordable units at the lower 60% AMI range. The expanded program includes the following changes:
 - The ARHP is now applicable citywide in areas where multi-family housing with 10 or more units is permitted by the zoning code.
 - Households with incomes at 50% AMI are now eligible for the program. Developers have the option of meeting set aside requirements either by providing 12% of units at 80% AMI or 8% of units at 50% and 60% AMI.
 - Developers have the option of contributing to the Affordable Housing Assistance Fund in lieu
 of building the set-aside units. The fund may be used for down payment assistance, the
 rehabilitation of existing properties, to subsidize existing housing stock, to purchase
 properties for public-private partnerships, and to defray a portion of the city's administrative
 costs associated with management of the program.
 - Dedicated AHRP units must remain affordable for the life of the project.
- Newark (NJ) The City of Newark requires most future residential development projects involving new construction of more than 30 dwelling units or substantial rehabilitation of more than 40 dwelling units, to set aside 20% of dwelling units to be affordable to lower-income households.²²
- New York (NY) In 2016, New York City adopted a mandatory inclusionary housing program in which developers in up-zoned neighborhoods (or in buildings granted a variance for increased development rights) must build 20% to 30% of the total units as units affordable to households earning between 40% and 115% of Area Median Income.²³ ²⁴ The precise requirements vary not

¹⁷ https://www.pasadenastarnews.com/2019/09/08/pasadena-has-more-affordable-housing-than-its-neighbors-but-its-still-not-meeting-stategoals/

¹⁸ http://ww2.cityofpasadena.net/councilagendas/2020%20Agendas/Mar 09 20/agenda.asp

¹⁹ https://montgomeryplanning.org/planning/housing/attainable-housing-strategies-initiative/missing-middle-housing/

²⁰ https://www.cityofwhiteplains.com/CivicAlerts.aspx?AID=817

²¹ https://www.cityofwhiteplains.com/DocumentCenter/View/1994/Affordable-Rental-Housing-Program-Regulations---May-2019

²² https://newark.legistar.com/View.ashx?M=F&ID=5497734&GUID=FC57DA1D-BB46-4773-8F30-6394D37B610C

²³ https://www1.nyc.gov/assets/housing/downloads/pdf/mih-fact-sheet.pdf

²⁴ https://www.manhattan-institute.org/deblasios-mandatory-inclusionary-housing-program

only by neighborhood but also by the terms set by the city council member representing that area as well as compliance options selected by the developer.

POLICY THEME II: LIVABILITY

GOAL 2A: REFORM CODE ENFORCEMENT PROCESS

ACTION 2A1: Increase the Capacity, Knowledge Base, and Skill Levels of the City's Code Compliance Department

Brooklyn Center (MN) - Brooklyn Center has a potential hiring pool for inspectors from a Building Inspection Technology Certificate program taught at an area community college. The certificate program consists of 4 evening classes that prepare a student for the Minnesota Certified Building Official Limited exam: Foundations of Construction Codes and Inspections, Residential Plan Review and Field Inspections, Commercial Plan Review and Field Inspections, and Legal and Administrative Aspects of Construction Codes. Officials from the Brooklyn Center government were involved in developing and teaching these courses that help generate skilled government employees.²⁵

ACTION 2A2: Improve the Use of Technology as a Tool for Tracking and Publishing Violations, Enforcement Steps, Owner Response, and Judicial Status

- Buffalo (NY) Active code violations in Buffalo are publicly mapped on their website using CitiStat Buffalo, an initiative to increase transparency.²⁶
- Cleveland (OH) In conjunction with the Center of Human Poverty and Community Development at Case Western Reserve University, Cleveland developed a parcel-based property identification system, NEOCANDO, the Northeast Ohio Community and Neighborhood Data for Organizing, to process City administrative data and make useful public information.²⁷
- New York (NY) New York City periodically publishes the names of building violators. The New York City Department of Housing Preservation and Development (HPD) provides a list of Housing Maintenance Code Violations that can be used to warn tenants to avoid poorly managed rentals, as in the annual "Worst Landlords Watchlist" made available online by NYC Public Advocate, Jumaane Williams, based on the HPD data.²⁸ ²⁹
- Minneapolis, (MN) As part of their Rental Licensing program, Minneapolis, Minnesota provides
 a link to a public listing of all properties and their history of violations on the City website in order
 to openly share the work of the program with a goal for safer and healthier communities. The

²⁵ https://nhcc.edu/academic-programs/degrees-and-certificates/construction/building-inspection-technology-cert

²⁶ https://data.buffalony.gov/stories/s/CitiStat-Buffalo-Code-Violations/h6gi-zqw4

²⁷ https://neocando.case.edu/

²⁸ https://data.cityofnewyork.us/Housing-Development/Housing-Maintenance-Code-Violations/wvxf-dwi5

²⁹ https://landlordwatchlist.com/landlords

listing includes the property location, the owner's name, and the nature and status of each violation.³⁰

ACTION 2A3: Increase Compliance with the Existing Rental Registry Program and Make it More Robust.

- Brooklyn Center (MN) The Brooklyn Center, Minnesota, rental registry program has tiered compliance requirements based on property code violations and police service calls. Worse performers require more frequent inspections and increasing participation in a Crime Free Housing Program. With improved performance, landowners can shift to higher tiers. The Brooklyn Center City Council adopted a Rental License Category Criteria Policy that clearly defines fee basis, minimum inspection standards, violation and police service call criteria, and defines each tier:³¹
 - o Type I
 - 1 inspection/3 years
 - Phase I Crime Free Housing recommended
 - Type II
 - 1 inspection/2 years
 - Phase I Crime Free Housing required
 - Type III
 - 1 inspection/1 year
 - Phases I and II Crime Free Housing required
 - Action Plan required
 - Type IV
 - 1 inspection/6 months Phases I, II, III Crime Free Housing required
 - Mitigation Plan required
- Addison (IL) Addison manages a Residential Rental Licensing Program where good performers are inspected every 2 or 3 years rather than annually, and all rental property owners must participate in an 8-hour Crime-Free Multi-Housing Class.³²
- Minneapolis (MN) In Minneapolis, a 3-tiered Rental Licensing is offered with an optional Rental Property Management Course where course attendance provides the landlord or property manager with a \$250 discount on conversion fees.³³

ACTION 2A4: Provide Education and Training to Landlords on Code Compliance, Building Management Best Practices, and Rehabilitation Techniques

 Raleigh (NC) - Landlord Training Sessions in Raleigh consist of a one-day training course taught by the Raleigh Housing Authority on how to reduce nuisance violations and illegal activity on rental

 $^{^{30}\} https://tableau.minneapolismn.gov/views/OpenDataRegulatoryServices-$

 $Violations/Introduction? if rame Sized ToW indow=true \&: embed=y \&: show App Banner=false \&: display_count=no \&: show Viz Home=no App Banner=false App Banner$

³¹ https://www.ci.brooklyn-center.mn.us/government/departments/administration/business-licensing/rental-dwellings

³² https://mayorscaucus.org/wp-content/uploads/2015/10/Addison-Residential-Rental-Program-Outline.pdf

³³ https://www2.minneapolismn.gov/business-services/licenses-permits/business-licenses/rental-licenses/

properties. Target audiences for the classes are rental property managers, real estate agents, and lawyers.³⁴

- Chicago (IL) The Chicago Community Investment Corporation (CIC) has training program for landlords. The CIC was established to bring together the work of nonprofits and banks to act as a loan consortium for affordable rental housing. The CIC provides a series of workshops that teach landlords "to better market, manage, and maintain residential property", funded by government partnerships and lending institutions.³⁵
- Minneapolis (MN) The Minneapolis Rental Licensing program includes an optional free 3-hour Rental Property Management Course, taught by the City Housing inspections staff, where course attendance provides the landlord or property manager a \$250 discount on conversion fees.³⁶

ACTION 2A5: Mandate Minimum Penalties for Building Code Violations to Ensure Compliance

Islip (NY) - The Town of Islip increased fines on illegal subdivisions, fire code violations, and other matters of safety. The Town made \$1 million in extra revenue as a result of increased fines and enforcement.

ACTION 2A6: Improve Compliance with Vacant Property Registry

- Albany (NY) Albany utilizes a Vacant Property Task Force that coordinates the city's management
 of vacant properties which is led by a senior city official and was launched using a NY state grant.³⁷
- Baltimore (MD) To better address vacancy in Baltimore, the City put into place the Vacants for Value program, a data-driven targeted compliance effort for more time-effective handling of a greater number of vacant buildings.³⁸
- Altoona (PA) Altoona put in place a "classic" vacant property registry with a with an escalating fee provision. The annual vacant property fee increases depending on how long the property is vacant, from 0\$ for less than one year, and increasing around \$500 every additional year. This practice encourages property sale, lease or renovations, discouraging property degeneration and lessening municipal vacant property responsibilities while generating revenues. The property owner is responsible for vacant property registration, and the registration is often triggered by government discovery.³⁹
- Chula Vista (CA) The Chula Vista vacant property registry "seeks to require mortgage lenders and servicers foreclosing on residential buildings to maintain the buildings after the former owners vacate the buildings". Lenders are required to inspect foreclosed properties for vacancy upon foreclosure, file vacant properties with the local government, and maintain vacant properties. The city regulation requires lenders to utilize the "Abandonment and Waste Clause" in most mortgages to gain legal access to the property for inspection and maintenance. Chula Vista saw vacant property improvements through this program since lenders were encouraged to comply to avoid fees and liens. Key to the success in Chula Vista is a robust code enforcement program, including

³⁴ https://raleighnc.gov/Community/content/CommServices/Articles/LandlordTraining.html

³⁵ https://www.cicchicago.com/programs/property-management-training/

 $^{^{36} \} https://www2.minneapolismn.gov/business-services/licenses-permits/business-licenses/rental-licenses/rental-property-owner-workshops/$

 $^{^{37}\,}https://www.communityprogress.net/filebin/TASP_Albany_Final_Report.pdf$

³⁸ https://dhcd.baltimorecity.gov/nd/vacants-value

³⁹ https://www.researchgate.net/publication/43015175_Vacant_Property_Registration_Ordinances

weekly property inspections, which is funded by program fees. Different from the "classic" model, at Chula Vista, both the owner and the lender are obligated to register with the vacant property registry, and registration is triggered by the foreclosure process.⁴⁰

GOAL 2B: HELP BUILDING OWNERS REHAB THEIR BUILDINGS

ACTION 2B1: Provide More Financial Assistance to Homeowners to Improve the Physical Condition of their Homes

Kingston (NY) - Kingston's Office of Economic and Community Development (OECD) has been administrating a residential rehabilitation program with federal funding since at least 1988. Over the last three years, with the aid of Community Development Block Grant monies, the City's OECD has made an annual allocation of \$250,000 to its housing rehabilitation program. The purpose of the funds is to help residential building owners undertake minor to substantial repairs, resolve building code violations, and make necessary structural improvements. Under the program guidelines, financial assistance is available to low- and moderate-income households making less than 80% of area median income. A maximum of \$20,000 is available to each homeowner. OECD does not cover the full cost of the rehabilitation. The building owner must absorb 25% of the total costs of the rehabilitation project through cash investment, in-kind contributions, or sweat equity. Recipients do not need to refund the grants to OECD so long as they stay in the building for ten years. 41

ACTION 2B2: Help Multi-Family Developers and Property Owners Better Access Financial Assistance to Rehabilitate Their Properties

- Chicago (IL) The City of Chicago loaned HUD grant money to the Delta Reinvestment Institute who matched the public funds with private funds to finance lead-abatement work in affordable rental housing through loans to landlords. The Chicago Department of Environment provided funding for free window replacements to landlords who participated in the lead-abatement financing program. This was a challenging program to administer since dedicated staff was needed and there was a long wait time for loan applications due to the complicated funding structure.⁴²
- Chicago (IL) The Community Investment Corporation in Chicago runs a multi-family housing rehabilitation grant program, Tax Increment Financing Neighborhood Improvement Program, which pays for 50% of exterior or life safety improvement.⁴³
- Milwaukee (WI) TCF Bank established a Target Area Home Improvement Program in Milwaukee for loans to rental buildings to match local lead abatement grant programs.⁴⁴
- Omaha (NE) First National Bank in Omaha provided low interest loans for lead abatement work in specific communities; the money could be used alone or paired with public grant money where eligible.⁴⁵

⁴⁰ https://www.researchgate.net/publication/43015175_Vacant_Property_Registration_Ordinances

 $^{^{41}\} https://kingston-ny.gov/filestorage/8399/8469/8547/2019_RESIDENTIAL_REHAB__GUIDELINES.8.26.19a.pdf$

⁴² http://citeseerx.ist.psu.edu/viewdoc/download?doi=10.1.1.592.9840&rep=rep1&type=pdf

⁴³ Ibid.

⁴⁴ Ibid.

⁴⁵ Ibid.

- Rhode Island Medicaid funds were used in Rhode Island for "targeted case management services and window replacement".
- Missouri In Missouri, \$1 of every \$1000 of Real Estate Transfer Tax Fee is earmarked for use in lead abatement.⁴⁷
- Suffolk and Nassau Counties (NY) The Long Island Housing Partnership (LIHP), a land trust, manages a Landlord Ambassador Program funded by the New York State Attorney General "to stabilize the physical and financial health of small medium-sized multi-family buildings (5-50 units) by helping owners navigate (the) process of applying for Homes and Community Renewal (HCR) and other low-cost financing options". LIHP uses a Property Owner Intake Form, also offered in Spanish, to collect preliminary information prior to the first building inspection. The LIHP website assures applicants that they can help owners with low interest loans and access to public resources even if they are facing foreclosure, have liens, or have violations. 48
- New York (NY) Enterprise Community Partners manages a Landlord Ambassador Program with the New York City Department of Housing Preservation and Development. Enterprise tasks local non-profits (Mutual Housing Association of New York MHANY Management, Northwest Bronx Community and Clergy Coalition, and RiseBoro Community Partnership) to find and engage property owners to enroll in a City regulatory program to guide them in building management practices and to help them gain access to resources for housing preservation, with the goal of keeping helping small-scale landlords keep rents affordable.⁴⁹

ACTION 2B3: Evaluate Potential Adoption of Green Building Codes, Stretch Codes, Energy Efficiency Programs, and Healthy Homes Guidelines

- Syracuse (NY) The City of Syracuse Lead Program pays for and assists in lead abatement in City residences by EPA Certified contractors. Through this program, the City distributes to eligible applicants U.S. Department of Housing and Urban Development lead-based paint hazard control grant funds awarded to the City.⁵⁰
- Buffalo, Syracuse, Troy, Schenectady, Albany (NY) These 5 New York Cities have committed to participate in the Green Healthy Home Initiative (GHHI) as official sites where the mission is "to break the link between unhealthy housing and unhealthy families by creating and advocating for healthy, safe, and energy efficient homes". GHHI focuses on the needs of low-income residents by providing funding and guidance to communities for the development of strategies that create green, safe and healthy homes, and community-based jobs.⁵¹
- Long Island (NY) Between 2007 and 2009, 10 out of 13 towns in Nassau and Suffolk Counties
 passed stretch codes that increased energy efficiency requirements for residential buildings in

⁴⁷ Ibid.

⁴⁶ Ibid.

⁴⁸ http://www.lihp.org/

⁴⁹ https://www.lihp.org/lap.html

⁵⁰ http://www.syrgov.net/lead/

⁵¹ https://www.greenandhealthyhomes.org/

local building codes by adopting ENERGY STAR Homes or "Home Energy Rating Index" (HERS) laws. New residential construction in these jurisdictions must either meet ENERGY STAR Homes guidelines or achieve an adequate HERS rating based on analysis by independent HERS raters. The Long Island Power Authority offered \$25,000 incentives to towns that adopted the energy efficiency stretch codes.⁵²

- Austin (TX) The City of Austin is implementing a citywide electronic water meter program, concurrent with the city-wide installation of electronic smart meters by Austin Energy. At no charge to residents, existing water meters, many of which require monthly reading on foot by public workers, will be replaced by new electronic water meters. The new smart meter system for both water and electricity will provide more accurate, real-time information to utilities and users, increasing system efficiencies, wasting fewer resources, and decreasing utility costs for property owners.⁵³ ⁵⁴
- Syracuse (NY) The Greater Syracuse Land Bank (GSLB) provides a model for municipal land sales by enforcing energy efficiency standards for purchasers that include air sealing, insulation, and Energy Star appliances. The document also provides to the developer resources for grants and incentives for energy efficient construction work. The land bank conducts inspections to ensure construction work meets energy requirements so that building users will be comfortable and experience reduced heating and cooling bills. The land bank provides additional incentives for implementation of their energy efficiency standards by holding up project financing until these standards are met using an "enforcement mortgage". 55
- Chicago (IL) Community Investment Corporation (CIC), a lender for affordable housing in Chicago, offers to multifamily building owners an Energy Savers Program that includes a free building energy assessment and access to energy upgrade grants and loans. The energy assessment guides the building owner to seal air leaks, increase building insulation, and improve the efficiency of appliances and heating and cooling systems, increasing building comfort and lowering heating and electric bills⁵⁶.

GOAL 2C: INVOLVE TENANTS IN IMPROVING HOUSING CONDITIONS

ACTION 2C1: Educate Tenants About the Building Code and Involve Them in Code Enforcement Process

- Nevada County (CA) The Building Department of Nevada County prepared a "Did You Know?" campaign aimed at increasing public awareness of the building code through distribution of quarterly newsletters. With a combination of simple text and photographs, the brochures highlighted common code issues⁵⁷.
- Albany (NY) Albany developed a Vacant Land Working Group to "build social cohesion" around vacancy through community engagement in city process. Using grant money, the committee develop the Albany Vacant Land Tool Kit to educate residents about reuse of vacant land.⁵⁸

56 https://www.cicchicago.com/programs/energy-savers/

⁵² https://www.aceee.org/files/proceedings/2012/data/papers/0193-000256.pdfjj

⁵³ https://www.austinmonitor.com/stories/2020/03/digital-meter-reading-coming-to-austin-water/

 $^{^{54}\} https://austinenergy.com/ae/residential/residential-services/smart-meters$

⁵⁵ http://syracuselandbank.org/

⁵⁷ https://www.ca-tt.com/newsletter/december-2017/nevada-county-building-department-news

⁵⁸ https://www.communityprogress.net/filebin/TASP_Albany_Final_Report.pdf

- Cicero (IL) The Cicero Building Department provides on one electronic page a user-friendly list
 of information regarding building permits, code enforcement, property maintenance, property
 transfers, and vacant buildings, including commonly asked questions, and a 7-step description of
 the building permit process.⁵⁹
- San Diego (CA) San Diego encourages citizen reporting of code violations through an online complaint violation report system, violations are prioritized and acted on based on the nature of the violation. The San Diego Code Enforcement web page provides a link to the National Conflict Resolution Center, a mediating service, to encourage citizens to work directly with the property owner to manage code violations prior to reporting to the City.⁶⁰
- Baltimore (MD) Baltimore took a community approach to fighting blight. In Baltimore, due to legal action, community groups can have standing in nuisance suits. Residents often have inside knowledge about the owners of the blighted properties and can direct action away from the shell companies or LLCs to the actual owners.⁶¹

ACTION 2C2: Convene Landlord Tenant Mediation Forum

- Addison (IL) Addison created a village Tenant Landlord Commission comprised of 7 members, 4
 rental landlords, and 3 tenants, who meet monthly and are charged with reviewing the Housing
 Inspection Rental Program and developing programs to support the landlord/rental community.⁶²
- New York (NY) New York City put into place a Citywide Landlord-Tenant Mediation Project in July, 2020, through non-profit Community Dispute Resolution Centers, such as the New York Peace Institute, providing free mediation for tenants and small landlords to manage rental issues related to COVID-19 to avoid litigation and eviction.⁶³
- Brooklyn Center (MN) Brooklyn Center developed the Association for Responsible Management (ARM), a property manager networking resource with bimonthly meetings at Town Hall to encourage dialogue between city, property owners and tenants.⁶⁴

POLICY THEME III: VITALITY

GOAL 3A: LINK HOUSING POLICY TO ECONOMIC DEVELOPMENT

ACTION 3A1: Update Newburgh's Comprehensive Plan with an Economic Development Strategy

 Hudson Valley (NY) - Other cities in the Hudson Valley that recently completed a comprehensive planning process include New Rochelle, Nyack, Tarrytown, New Castle, Marlboro and Ardsley.

⁵⁹ https://thetownofcicero.com/departments/building-department/#7Steps

⁶⁰ https://www.sandiego.gov/development-services/code-enforcement

⁶¹ https://www.communityprogress.net/blog/baltimore-detroit-aggressive-nuisance-properties

⁶² https://www.addisonadvantage.org/government/village_departments/residential_rental_program.php

⁶³ https://www1.nyc.gov/site/hpd/news/032-20/mayor-de-blasio-taskforce-racial-inclusion-equity-citywide-landlord-tenant#/0

⁶⁴ https://www.ci.brooklyn-center.mn.us/government/departments/community-development/rental-program

ACTION 3A2: Draft a Coordinated Development Strategy for Underutilized Sites

- Hudson (NY) The City of Hudson has embarked upon a housing development plan aimed at identifying reuse opportunities for City owned properties. The development plan follow's the City of Hudson's completion of a housing needs assessment.
- Buffalo (NY) Urban planning students at the State University of New York mapped vacant properties owned by the City of Buffalo using real property data and geographic information systems (GIS) to count over 7,000 vacant lots and analyze strategies for their reuse. With the goal of guiding vacant property reuse policy in the City of Buffalo City, the project was shared with city council members and local non-profits and included recommendations for vacant lot development goals and strategies. In a similar project undertaken by SUNY Buffalo planning students in 2018, the West Side neighborhood of Buffalo was surveyed and mapped for use in property acquisition by the Buffalo Neighborhood Stabilization Company, a non-profit affordable housing developer. These efforts demonstrate how the technical expertise and financial resources of higher education institutions can be utilized to compile reliable property data and develop goals and strategies that benefit community planning work. Important to the success of this type of collaborative work is outreach to stakeholders to understand needs and challenges, the use of a property mapping data system that aligns with systems already in use, and a commitment to training and ongoing system management to ensure that the system will be properly implemented.^{65 66}
- Trenton (NJ) The NJ Vacant Property Inventory in Trenton sought to document the scale and condition of vacancy in Trenton to aid in redevelopment efforts. Using grant funding, the Trenton Neighborhood Restoration Campaign developed a comprehensive parcel-based property survey of vacant buildings and land in Trenton.⁶⁷
- Detroit (MI) Since access to municipal property-based data can be limited and organized for agency use, the Motor City Mapping in Detroit sought to make use of the information less challenging for non-profits and the public. The first phase of Detroit vacant parcel documentation was undertaken by 150 Detroit who surveyed and took photos of Detroit properties. Land surveys are kept current on an electronic database available to the public through a parcel-by-parcel City map, and current public record information is accessible on the City of Detroit's Open Data Portal.⁶⁸

ACTION 3A3: Publish Clear Development Guidelines on Housing Approvals, Incentives, and Disposition of City-owned Land

New Rochelle (NY) – The City of New Rochelle published a step-by-step guide for development in New Rochelle's downtown overlay zone. The guide shows the boundaries of the overlay zone, summarizes all the key land use regulations, outlines density bonuses, presents potential development scenarios, provides clear guidance on mitigation fees, and outlines affordability requirements. 69

⁶⁵ https://www.comm-dev.org/images/CDS Practice/KnightEtal2018.pdf

⁶⁶ https://suny.buffalostate.edu/news/urban-planning-students-id-vacant-city-lots-possible-reuse

⁶⁷ https://www.restoringtrenton.org/map

⁶⁸ https://motorcitymapping.org/#t=overview&s=detroit&f=all

⁶⁹ https://www.newrochelleny.com/DocumentCenter/View/6823/Step-by-Step-Guide?bidId=

GOAL 3B: IMPROVE HOMEOWNERSHIP OPPORTUNITIES

ACTION 3B1: Help Newburgh Residents Finance Homes in Newburgh

- Troy (NY) The City of Troy has partnered with TRIP to provide clear information on homeownership assistance programs that are made available to local residents.⁷⁰
- Capital District (NY) Many Capital District localities in New York have used HOME funds to provide down payment or closing cost assistance to first-time homebuyers. These localities include Troy, Schenectady, Colonie, and Albany.
- Duluth (MN) One Roof's Community Land Trust program in Duluth offers free one-on-one homebuyer counseling sessions and requires buyers applying for land trust homes to complete an eight-hour, HUD-certified homebuyer education class and attend an orientation session about the community land trust program.⁷¹

ACTION 3B2: Provide more Diverse Pathways to Homeownership

- Cleveland (OH) The Cleveland Housing Network converts Low-income Housing Tax Credit (LIHTC) scatter site rentals to homeownership opportunities. Annually, the Cleveland Housing Network gains control of 50-100 scattered site single-family homes, establishes a Limited Partnership, applies for tax credits, then manages the properties for 15 years in a lease-to-purchase program. Tenants must have household incomes below 60% AMI and are offered guidance and financial support as their rental payments build toward home ownership.⁷²
- Hempstead (NY) The Hempstead Community Land Trust was set up and funded by the Hempstead Community Development Agency as a generational wealth-building model where land ownership is retained by the land trust, and resale of affordable housing units are based on a formula that allows a small amount of appreciation to keep the housing affordable for multiple families. The Hempstead Community Land Trust benefits by a close government relationship with the Hempstead Community Development Agency that provides the land trust with funding, fiscal agency, grant monitoring and oversight, homeowner down payment and closing cost assistance, expedited town approvals, and homeowner tax abatement programs. Homeowner success is further aided by land trust screening of potential property owners, guidance on the purchasing and renovation process, and ongoing "housing counseling sessions" to help troubleshoot homeownership problems.⁷³
- Chicago (IL) The Chicago Community Land Trust is a part of the City of Chicago Department of Housing and Economic Development and engages in affordable housing development without land trust ownership of land. Chicago inclusionary zoning requirements generate the Chicago Community Land Trust affordable housing development work. The Chicago organization sells affordable homes to new owners bound by restrictive covenants that limit resale at an affordable price, establish a maximum income level for the buyer, and require owner-occupancy. As a government entity, the land trust coordinates with the county Assessor's Office to keep affordable

⁷⁰ http://www.triponline.org/homeownership/homebuyer-down-payment-assistance/

 $^{^{71}\,}https://www.1 roofhousing.org/programs-services/community-land-trust-program/$

⁷² https://chnhousingpartners.org/real-estate-and-partner-services/explore-our-projects/project/lease-purchase-homes/

⁷³ https://www.youtube.com/watch?v=QUdRcf9WaYA&list=PLSJFUS0hHgXTslkrgZUTOLQGUTaj1Q0qh&index=3

housing property taxes low by using the affordable price rather than the market value as a tax basis.⁷⁴

- Burlington (VT) Faced with rising housing costs in Burlington, the Champlain Housing Trust was developed from a network of local nonprofits focused on affordable housing development. Following goals established by the City of Burlington, the Champlain Housing Trust takes properties out of the private market through to develop a range of permanent affordable housing types for both renters and homeowners providing "stepping stones" to home ownership, and eventual market-rate home ownership. The Champlain Housing Trust benefits from a broad range of partners in Burlington which generates a powerful network of political advocacy and legislative support for the local CLT work.⁷⁵
- Washington (DC) The E Street Cooperative is a 10-unit limited equity cooperative in a Washington, DC, neighborhood experiencing rapidly increasing property values. The cooperative was initiated through the tenant purchase of the building in 2008 and secured through renovations and financing put in place in 2017 by City First Enterprises, a Community Development Financial Institution. Limited equity cooperatives can provide deeply affordable and long-term housing through shared building ownership that enforce restricted resale values and limit income levels for potential members. Local governments can support limited equity cooperatives through public financing, property tax breaks, right of first refusal, and general support. Popular in the '60s and '70s in new buildings when a variety of housing financing options were available, this housing tool has more recently been utilized through the conversion of existing buildings. To The Popular Institution of the Popular Institut
- Boston (MA) The Doña Betsaida Gutiérrez Cooperative was established in the Jamaica Plain neighborhood of Boston in 2010 as a redevelopment of a former church into housing. Ideally sized between 20 and 50 units where an economy of scale is reached without diluting collective governance, the 36-unit project is owned by the limited equity cooperative, built by local developers, and funded by Harvard's 20/20/2000 Initiative, a low interest loan program for Boston and Cambridge neighborhoods.^{78 79}
- San Francisco (CA) In 1998, tenants in a building in San Francisco's Chinatown protested to save their home from demolition and were awarded an option for building ownership. In 2006, the San Francisco Community Land Trust obtained community support to finance the purchase of the 21-unit mixed-use building and worked with the residents to set up the Columbus United Cooperative and undertake substantial building renovations. In San Francisco, the formation of the limited equity cooperative was driven by the needs of the tenant community and made possible by the land trust through land ownership, financing expertise, and stewardship. Community land trusts can serve a cooperative by removing the cost of the land from the collectively owned cooperative,

⁷⁴ https://papers.ssrn.com/sol3/papers.cfm?abstract_id=2344781

⁷⁵ https://docs.google.com/viewerng/viewer?url=https://community-wealth.org/sites/clone.community-wealth.org/files/downloads/paper-niedt-silver.pdf

⁷⁶ https://shelterforce.org/2017/04/25/will-limited-equity-co-ops-make-comeback/

⁷⁷ https://www.cfenterprises.org/affordable-housing/

⁷⁸ https://news.harvard.edu/gazette/story/2010/11/a-housing-dream-come-true/

⁷⁹ https://groundedsolutions.org/sites/default/files/2018-11/Limited%20Equity%20Co-ops%20by%20Community%20Land%20Trusts.pdf

and by providing an opportunity for a blanket mortgage for a multi-unit property making it easier for homeowners to obtain financing.80

GOAL 3C: INCREASE COMMUNITY CONNECTIONS

ACTION 3C1: Expand Services, Programs, and Resources at Community Centers

The Metropolitan Alliance of Connected Communities is an alliance of St. Paul community centers, social service providers, health clinics, and youth organizations. Formed in 1999, the Alliance facilitates coordination and information sharing between its members. 81

ACTION 3C2: Enhance the Safety and Aesthetic Beauty of City Streets, Parks, and Playgrounds

- New Haven (CT) The Urban Resource Initiative (URI), a program of the Hicks Center for Urban Ecology at the Yale School for the Environment, in partnership with the City of New Haven Parks, Recreation and Tree Department, runs a free tree planting program. Residents can request to have a tree planted near their home in exchange for weekly watering of the tree for 3 years and notification to URI of any problems with the new tree. The URI uses their Greenskills program to plant the tree that "provides meaningful paid work experience to youth and adults transitioning back to the labor force".82 83
- Baltimore (MD) Project Creating Opportunities for Renewal and Enterprise (C.O.R.E.) is a joint project between The Maryland Department of Housing and Community Development and the City of Baltimore "to demolish or rehabilitate vacant and blighted properties in Baltimore City to create green space for redevelopment". In one example, groups of buildings are demolished and replaced by a community park. Demolition of homes in Baltimore is perceived by some as biased against local black residents.84 85

ACTION 3C2: Expand Support for Neighborhood Serving Businesses

Best practices for supporting local businesses in smaller towns can be found through Main Street America.86

⁸⁰ https://sfclt.org/properties

⁸¹ https://macc-mn.org/AboutUs/OurStory.aspx

⁸² https://uri.yale.edu/get-involved/request-free-tree

⁸³ https://uri.yale.edu/programs/greenskills

⁸⁴ https://dhcd.maryland.gov/projectcore/Pages/default.aspx

⁸⁵ https://www.washingtonpost.com/graphics/local/baltimore-life-death-and-demolition/

⁸⁶ https://www.mainstreet.org/home

Newburgh Housing Policy Framework Appendix C - Implementation Tracker

The Implementation Tracker is a tool to help the City's housing stakeholders implement the actions proposed in the Newburgh Housing Policy Framework. The tracker should not be considered a fixed document but rather one that is continually updated to reflect changing housing needs, the formation of new implementation partners, the release of new funding opportunities, and the milestones achieved on each action.

Phase I

 Critical Path Actions that can and should be completed within 12 months

Phase II

 More Complex Actions requiring 1-2 years of planning, analysis, and coordination

Phase III

 Longer-Term Actions that require more than 2 years for implementation

EQUITY GOAL 1A: PREVENT HOUSING DISCRIMINATION, RACIAL SEGREGATION & DISPLACEMENT

ACTION	TARGETED OUTCOMES	IMPLEMENTATION PHASE	RESPONSIBLE PARTIES	IMPLEMENTATION STEPS	FUNDING OPPORTUNITIES	CURRENT STATUS
ACTION 1A1: Document the City's Experience with Urban Renewal, Displacement, and Segregation	Increased community awareness of urban renewal history and its enduring effects. Reversal of urban renewal's impacts through the removal of racial and economic barriers to housing access.	Phase I	Housing Coalition with support from City of Newburgh Department of Planning and Development; City of Newburgh Library; Professional historians & multi-media Producers.	 (1) Prepare a research & production agenda for urban renewal documentary. (2) Draft RFP for historians & multi-media producers. (3) Produce documentary of Newburgh's experience with urban renewal. (4) Broadly distribute documentary to all residents and housing stakeholders. 	NYS Funding; Foundations	
ACTION 1A2: Update the City's Fair Housing Laws & Enforcement Mechanisms	Elimination of housing discrimination claims by City of Newburgh residents.	Phase I	City of Newburgh Law Department Housing Coalition Newburgh Human Rights Commission; Hudson Valley Legal Services; Newburgh City Council	(1) Revise Newburgh's Fair Housing Code and the Newburgh Human Rights law to align with federal and state housing laws. (2) Publicize the revised law to all property owners, thereby giving "notice" to landlords and property managers that housing discrimination is illegal under Newburgh's Local Laws while also enhancing tenant awareness of fair housing protections. (3) Determine the feasibility of providing fair housing reporting and enforcement mechanisms either within the City of Newburgh through a resurrected Office of Fair Housing or through a newly created private nonprofit fair housing organization that serves City of Newburgh residents. (4) Integrate recommendations from Newburgh Antidisplacement Study into the Work Plan for the Office of Fair Housing.		
ACTION 1A3: Partner with Orange County on Regional Affordable Housing Plan	Increased number of multi-family and affordable housing units in Orange County across Orange County. Removal of racial disparities in housing access. Racial and economic integration of Orange County's racially and economically diverse populations.	Phase II	City of Newburgh Department of Planning & Development with support from Housing Coalition Orange County Department of Planning	(1) Engage Orange County Department of Planning & Development in a series of conversations on regional housing policy strategies. (2) Form an Orange County Housing Policy Working Group. (3) Undertake an Orange County Housing Needs Assessment and Policy Framework.		

GOAL 1B: PREVENT HOMELESSNESS

ACTION	TARGETED OUTCOMES	IMPLEMENTATION PHASE	RESPONSIBLE PARTIES	IMPLEMENTATION STEPS	FUNDING OPPORTUNITIES	CURRENT STATUS
ACTION 1B1: Improve Coordination and Information Sharing Between the City, County, and Social Service Providers for Programs Targeting Newburgh's Most Vulnerable Populations ACTION 1B2: Strengthen and Expand Eviction Prevention Programs	Reduction in the number of homeless persons in the City of Newburgh. Reduction in the number of evictions in the City of Newburgh.	Phase I	City of Newburgh Department of Planning & Development Orange County Social Services Department Social Service Providers (Catholic Charities; Newburgh Interfaith Project Life, Independent Living / Independent Home Care; Fearless Hudson Valley; RECAP; Safe Harbors of the Hudson) Non-Profit Organizations (Legal Services of Hudson Valley, Newburgh Ministries); Newburgh Housing Authority; Newburgh Housing Authority Orange County Landlord Association Enforcement Bodies (City of Newburgh City Court; City of Newburgh Legal Department; City of Newburgh City Marshall; Orange County Supreme Court; Orange County Sheriff Civil Unit).	(1) Reconvene CORE Stakeholder Group including representatives from all the key social service providers within the City of Newburgh. (2) Prepare Community Social Services Needs Assessment Update. 3) Prepare a Quarterly Tracking Report (similar to the data dashboard from CORE) that tracks socioeconomic conditions, tracks progress in meeting social service needs and connects all social services entities through a common data platform. (1) Work with Newburg Housing Authority to establish a Family Self-Sufficiency Program. (2) Scale up work of the Legal Services of Hudson Valley to provide tenant education sessions and organize tenants into tenant advocacy groups. Ensure easy access to legal resources through City organizations and websites. (3) Explore the benefits of a state-wide organization to offer tenant education services rather than a city or county organization. (4) Evaluate potential of a Just Cause Eviction Law.	HUD funding for FSS programs; Emergency Shelter Grants; CDBG monies	
ACTION 1B3: Expand Shelter Facilities and Permanent Housing for Newburgh's Homeless and Most Vulnerable Populations	Increased number of temporary and permanent housing units for very low-income residents.	Phase II	Orange County Department of Social Services; City of Newburgh Department of Planning & Development Non-Profit Organizations (Legal Services of Hudson Valley, Newburgh Ministries);	(1) Secure funding for expansion of the City's warming center, Project Life's housing facilities, and Newburgh Ministries shelter. (2) Secure increase funding to expand the Rapid Rehousing program.	HUD Emergency Shelter Grants, FEMA Housing Monies	

NEWBURGH HOUSING POLICY FRAMEWORK - IMPLEMENTATION TRACKING TOOL

GOAL 1C: REDUCE HOUSING COSTS

ACTION	TARGETED OUTCOMES	IMPLEMENTATION PHASE	RESPONSIBLE PARTIES	IMPLEMENTATION STEPS	FUNDING OPPORTUNITIES	CURRENT STATUS
ACTION 1C1: Reduce Property Taxes for	Stabilization of property tax increases	Phase III	City of Newburgh Department of Planning	(1) Update Newburgh's Comprehensive Plan with an	New York State Shared	
Homeowners	especially for low-income population.		& Development with support from SEDAC	3, 1	Services Initiative	
				revenues from commercial properties and reduce		
				the homeowner tax burden.		
				(2) Develop shared services plan with neighboring		
				localities and Orange County.		
				localities and Grange County.		
ACTION 1C2: Evaluate City's Eligibility for	Conclusion about the scale of	Phaser I	City of Newburgh Department of Planning	(1) Engage a consultancy to perform the vacancy	NYS Grant	
Adopting Rent Stabilization	effectiveness of rent stabilization in		& Development	analysis and building inventory.		
	reducing housing cost burdens.					
				(2) Determine the number of units that would be		
				eligible for rent stabilization and the impact on		
				housing cost burdens.		
ACTION 1C3: Evaluate Procedures for	Expansion of the number of	Phase II	Newburgh Housing Authority;	(1) Evaluate the criteria and procedure for		
Existing Rental Assistance Programs	households eligible for rental			determining the granting of vouchers.		
	assistance.		Pathstone;			
				(2) Analyze the effects of the Housing Voucher		
	Increased diversity of housing types		Orange County Department of Social	program on residential mobility, both geographic		
	and geographic range of homes		Services;	and economic.		
	available to voucher holders.		Under Nelley Level Comitee	(2) Deview the building bearing to an and		
	Prioritization of households with most		Hudson Valley Legal Services.	(3) Review the buildings, housing types, and locations in which Housing Voucher recipients are		
	critical needs for rental			housed in terms of quality of life, access to		
	assistance;Increased diversity and			resources, and racial integration.		
	geographic range of housing units					
	available to voucher holders.					

GOAL 1D: PRESERVE AND EXPAND AFFORDABLE HOUSING SUPPLY

ACTION	TARGETED OUTCOMES	IMPLEMENTATION PHASE	RESPONSIBLE PARTIES	IMPLEMENTATION STEPS	FUNDING OPPORTUNITIES	CURRENT STATUS
ACTION 1D1: Undertake Affordable Housing Re-Education Program	Better understanding by Newburgh's diverse communities of the broad kinds of housing that constitute "affordable housing" and the full range of housing needs in Newburgh.	Phase I	City of Newburgh Department of Planning & Development	(1) Broadly present Newburgh's housing needs assessment. (2) Anchor housing needs within broader context of Newburgh's history and enduring racial disparities. (3) Present communities the broad range of building scales, design approaches, unit mixes, and price points that characterize various kinds of affordable housing.	Private Foundation	
ACTION 1D2: Assess Potential for Increasing Allowable Densities Throughout the Broadway Corridor	Higher number of new housing units that are built within a 1/4 mile distance of the full length of Broadway.	Phase I	City of Newburgh Department of Planning & Development	(1) Rezone the Broadway Corridor as a Transit Oriented District, providing an incentive based system that grants developers the ability to build at significantly higher densities in exchange for providing community benefits including higher amounts of affordable housing for residents at all price points including very low-income households living substantially below the City of Newburgh's AMI.		
ACTION 1D3: Attract a Wide Variety of Affordable Housing Developers	Higher number of affordable housing developers in Newburgh.	Phase II	City of Newburgh Department of Planning & Development All of Newburgh's non-profit housing associations	(1) Collaborate with non-profits to create funding mechanisms and development partnerships that would enable limited equity coops and community land trusts. (2) Identify opportunities to attract a greater variety of affordable housing developers through tax incentives, streamlined land use approvals, and density bonuses.		

GOAL 1D: PRESERVE AND EXPAND AFFORDABLE HOUSING SUPPLY

ACTION	TARGETED OUTCOMES	IMPLEMENTATION PHASE	RESPONSIBLE PARTIES	IMPLEMENTATION STEPS	FUNDING OPPORTUNITIES	CURRENT STATUS
ACTION 1D4: Adopt Mandatory	(1) Creation of new housing supply	Phase I	City of Newburgh Department of Planning &	(1) Apply mandatory inclusionary housing to all		
Inclusionary Housing Options for	that is affordable at all price points for		Development w/ support from Housing	housing development in which more than 10 units		
Multifamily Development on Both	City of Newburgh residents including		Coalition	are proposed for construction.		
Privately Owned and City Owned Land	low-income and very low-income					
	residents.		City of Newburgh Legal Department	(2) Define affordability in terms of tenants paying		
				no more than 30% of their income for housing;		
	(2) Economic and racial integration of		City of Newburgh City Council			
	new tenant population through			(3) For housing development on private land,		
	requirement of wide price points as			provide a variety of ways that developers can		
	well as the building of affordable			meet affordability requirements such as making		
	housing on the site of the new			20% of all units affordable to households making		
	development.			less than 60% of AMI or 15% of all units at less		
				than 50% AMI. Offer other options aimed at even		
	(3) Utilization of city-owned land to			deeper levels of affordability.		
	address long-standing economic and					
	racial barriers to quality housing			(3) For housing development on city owned land,		
				provide a variety of ways that developers can		
				meet affordability requirement such as making		
				30% of all units affordable to households making		
				less than 60% of AMI or 25% of all units at less		
				than 50% of AMI. Offer other options aimed at		
				even deeper levels of affordability.		
				(4) For all properties subject to inclusionary		
				housing requirements, require that all affordable		
				units be built on-site.		
				(5) Require that all affordable units built under		
				inclusionary housing requirements remain		
				affordable for a period of no less than 50 years.		
	1	<u> </u>				

GOAL 2A: REFORM CODE ENFORCEMENT PROCESS

ACTION	TARGETED OUTCOMES	IMPLEMENTATION PHASE	RESPONSIBLE PARTIES	IMPLEMENTATION STEPS	FUNDING OPPORTUNITIES	CURRENT STATUS
ACTION 2A1: Increase the Capacity, Knowledge Base, and Skill Levels of the City's Code Compliance Department	Creation of a regularized on-site and customized training program for code compliance staff.	Phase II	City of Newburgh's Department of Buildings & Code Compliance	(1) Re-evaluate the hiring process historically used for recruiting staff in the Code Enforcement Department and contact other municipal building departments for guidance on recruitment strategies.		
				(2) Revise the job descriptions, pay grades, and qualification requirements for the City of Newburgh's Code Enforcement Officers.		
				(3) Identify a Code Enforcement Training Consultant who can provided on-site training to code enforcement officers for onboarding as well as regularized refresher courses. The Training Consultant should also ensure all Department		
				workers are fully versed in the building department's standard operating procedure as well as the City's two technology platforms, Building Blocks and Municity.		
				(4) Deploy the Department's expanded and better trained labor force to increase the number of inspections, undertake quality of life sweeps, track violations, and follow-up with compliance efforts.		
				(5) Identify opportunities for adding more specialized positions such as inspectors focused on building approvals.		
ACTION 2A2: Improve the Use of Technology as a Tool for Tracking and Publishing Violations, Enforcement Steps, Owner Response, and Judicial Status	Real time publication of all building code violation status updates.	Phase I	City of Newburgh's Department of Buildings & Code Compliance	(1) Complete transition from IPS to Municity. (2) Continue path to making Building Blocks universally available and create opportunities for the public to learn how to use it.	City RISE	
				(3) Use the technology platforms to track inspections, quality of life sweeps, building violations, and code resolutions.		
				(4) Use the new technology platforms to develop targeted neighborhood specific code enforcement strategies that focus upon areas within the city where there may be clusters of abandoned, distressed, or vacant buildings.		
				(5) Use the reporting functions from the two technology platforms in tandem with the vacant and rental registries to regularly update other agencies and the public at large about code enforcement violations, remedies pursed, and the ongoing status of resolution.		

GOAL 2A: REFORM CODE ENFORCEMENT PROCESS

ACTION	TARGETED OUTCOMES	IMPLEMENTATION PHASE	RESPONSIBLE PARTIES	IMPLEMENTATION STEPS	FUNDING OPPORTUNITIES	CURRENT STATUS
ACTION 2A3: Increase Compliance with the Existing Rental Registry Program and Make it More Robust.	100% compliance with the rental registry.	Phase I	City of Newburgh's Department of Buildings & Code Compliance	(1) Hire Rental Registry Clerks to administer the rental registry program, monitor compliance, and share the registry data with other agencies.	ity RISE	
				(2) Evaluate the potential for strengthening the Rental Registry Program by distinguishing code compliant buildings from non-code compliant buildings. Require noncompliant landlords to obtain a license type that imposes more onerous standards and mandates training. Reward compliance landlords with fewer licensing requirements, inspections and renewals, and more training requirements.		
				(3) Encourage owner compliance with the Rental Registry Program by publishing code enforcement violations through Building Blocks.		
ACTION 2A4: Provide Education and Training to Landlords on Code Compliance, Building Management Best Practices, and Rehabilitation Techniques	Creation of a regularized on-site and customized training program for code compliance staff.	Phase II	City of Newburgh's Department of Buildings & Code Compliance	(1) Establish a building code training program in partnership Ci with other housing providers, non-profit organizations, lenders, and educational institutions. (2) Make the training available to all landlords but mandate	ity RISE	
				it for all landlords deemed non-compliant as part of the rental registry inspection process.		
ACTION 2A5: Mandate Minimum Penalties for Building Code Violations to Ensure Compliance	Reduction in building code violations.	Phase I	City of Newburgh Legal Department	(1) Mandate minimum financial penalties for building code violations as well as failures to reply with court orders in accordance with the code enforcement recommendations prepared by the New York State Senate Committee on Investigations and Government Operations.		
ACTION 2A6: Improve Compliance with Vacant Property Registry	100% Compliance with vacant property registry.	Phase I	City of Newburgh's Department of Buildings & Code Compliance	(1) Standardize the procedure for maintaining the registry So that the functions can be shared between multiple staff persons within the Department of Building.	ity RISE	
				(2) Continue to publish reports on the Vacant Property Registry through Building Blocks and make these reports widely available to the public.		
				(3) As part of the Code Enforcement Task Force, form a Vacant Property Working Group charged with supervising compliance with the registry by landowners.		
				(4) Continue to use FYI Newburgh as a means for residents to report vacant buildings to the City.		
				(5) Develop best practice guides for rehabilitation and redevelopment of vacant properties and sites along with clear directions for property owners to navigate the building permit and land use approval process.		

GOAL 2B: HELP BUILDING OWNERS REHAB THEIR BUILDINGS

ACTION	TARGETED OUTCOMES	IMPLEMENTATION PHASE	RESPONSIBLE PARTIES	IMPLEMENTATION STEPS	FUNDING OPPORTUNITIES	CURRENT STATUS
ACTION 2B1: Provide More Financial Assistance to Homeowners to Improve the Physical Condition of their Homes	Reduction in building code violations.	Phase II	City of Newburgh Department of Planning & Development	(1) Evaluate potential administrators for a housing rehabilitation fund including the City of Newburgh as well as non-profit financial institutions.	New York State Downtown Revitalization Initiative	
				(2) Establish income requirements that limit eligibility for financial assistance to low-income homeowners.		
				(3) Formalize an application process in which recipients are required to provide the scope of the proposed rehabilitation and affirm ability to match the financial assistance with a personal contribution.		
				(4) Supervise completion of the rehabilitation efforts and inspect the building for code compliance.		
ACTION 2B2: Help Multi-Family Developers and Property Owners Better Access Financial Assistance to	Reduction in building code violations.	Phase II	City of Newburgh Department of Planning & Development;	(1) Evaluate the effectiveness of the existing rehabilitation funds, the Newburgh Housing Remediation Fund and the Landlord Ambassador Program.	Banks and Financial Institutions	
Rehabilitate Their Properties			Banks and Financial Institutions (Community Capital, Key Bank); RUPCO.	(2) Initiate partnerships with other financial and philanthropic institutions receptive to loan programs for rehabilitation initiatives in targeted Newburgh neighborhoods.		
ACTION 2B3: Evaluate Potential Adoption of Green Building Codes, Stretch Codes, and Healthy Homes Guidelines	Reduction in the carbon footprint of all housing units in the City of Newburgh.	Phase II	City of Newburgh Department of Buildings & Code Compliance with support from City of Newburgh Conservation Advisory Council	(1) Evaluate, document, survey, and map public health and environmental hazards in Newburgh's housing stock. These hazards include: - Lead and Asbestos Levels - Mold - Pests - Water contamination - High Energy utilization (2) Prepare best practice guide for green and healthy home interventions. (3) Identify potential methods for incentivizing property owners to comply with best practices including: - Low interest loans or grants for energy efficiency retrofits - Streamlined development approvals - Waiving of development fees - Tax abatements (4) Distribute information on metering systems and NYSERDA's Home Energy Efficiency Program to all		
				- Low interest loans or grants for energy efficiency retrofits - Streamlined development approvals - Waiving of development fees - Tax abatements (4) Distribute information on metering systems and		

GOAL 2C: INVOLVE TENANTS IN IMPROVING HOUSING CONDITIONS

ACTION	TARGETED OUTCOMES	IMPLEMENTATION PHASE	RESPONSIBLE PARTIES	IMPLEMENTATION STEPS	FUNDING OPPORTUNITIES	CURRENT STATUS
ACTION 2C1: Educate Tenants About the Building Code and Involve Them in Code Enforcement Process	Reduction in building code violations.	Phase I	City of Newburgh's Department of Buildings & Code Compliance with support from Housing Coalition Hudson Valley Legal Services	(1) Distribute a Tenant Rights and Responsibilities Guide that provide residents with the following information: - Key requirements under the building code - Tenant rights including those adopted under the New York State Tenant Protection Act - Tenant responsibilities including those outlined under the Rental Property Registry - Resources including pathways for reporting a building violation or securing legal representation - Using the newly formed Code Enforcement Task Force, host regular neighborhood outreach events that share information about the building code, illegal violations, and pathways for resolution. (2) In addition to posting code enforcement information on the City website, also publish regular reports from BuildingBlocks and Municity so that residents are able to identify, map, and track building violations and their eventual corrections. (3) Recruit members of the community to participate in a "Citizen Inspector Program" in which citizens are trained by Code Enforcement Officers to identify potential code enforcement issues through community led exterior inspections and quality of life sweeps.	Private Foundations	
ACTION 2C2: Convene Landlord Tenant Mediation Forum	Reduction in building code violations.	Phase I	Newburgh Housing Coalition and Community Voices Heard Orange County Landlord Association Newburgh Tenant Associations Hudson Valley Legal Services	(1) Establish a Landlord-Tenant Forum comprised of both landlords and tenants with the following activities: - Delivery of building code education and training programs for both tenants and landlords - Provision of mediation facilities for landlord-tenant disputes - Distribution of materials on landlord and tenant rights of responsibilities under the rental registry - Periodic updates on rental and vacant property registries		

GOAL 3A: LINK HOUSING POLICY TO ECONOMIC DEVELOPMENT

ACTION	TARGETED OUTCOMES	IMPLEMENTATION PHASE	RESPONSIBLE PARTIES	IMPLEMENTATION STEPS	FUNDING OPPORTUNITIES	CURRENT STATUS
ACTION 3A1: Update Newburgh's Comprehensive	identification of the economic barriers faced by Newburgh residents and	Phase I	City of Newburgh Department of Planning & Development and SEDAC	(1) Establish leadership for economic development.		
Plan with an Economic Development Strategy	formulation of concrete strategies for attracting jobs, vocational training,		Orange County Departments of Economic	(2) Assess local and regional economic base.		
	investment, ratables, and opportunities for building community		Development & Planning	(3) Document Socio-economic conditions and disparities.		
	equity to the City of Newburgh		Newburgh Industrial Development Agency	(4) Analyze barriers to economic opportunity.		
			Newburgh Housing Coalition	(5) Align Housing Policies and Economic Policies.		
ACTION 3A2: Undertake a Coordinated Development Strategy for Underutilized Sites	Increase in tax revenue from commercial properties	Phase II	City of Newburgh Department of Planning & Development and SEDAC Orange County Departments of Economic Development & Planning	(1) Inventory the City's underutilized, vacant, and distressed properties including abandoned residential buildings, underperforming commercial or industrial sites, and houses of worship.	NYS ESD	
			Newburgh Industrial Development Agency	(2) Identify sites and clusters of sites with the greatest potential for achieving the City's housing and economic development goals.		
			Newburgh Housing Coalition	(3) Attach development sites to recommended land use scenarios		
				(4) Undertake detailed area planning for the Broadway corridor and the waterfront in which core planning principles are defined to stipulate the optimal mix of land uses, unit mix, affordability targets, and urban design approach. (5) Identify the public infrastructure improvements including transit service and open space that would be required for the proposed reuse strategies. (6) Advance implementation of the reuse strategies through the coordinated efforts of the City of Newburgh's Planning Department, Orange County, current land owners, private		
				developers, and non-profit developers including the proposed Community Land Trust.		

GOAL 3A: LINK HOUSING POLICY TO ECONOMIC DEVELOPMENT

ACTION	TARGETED OUTCOMES	IMPLEMENTATION PHASE	RESPONSIBLE PARTIES	IMPLEMENTATION STEPS	FUNDING OPPORTUNITIES	CURRENT STATUS
ACTION 3A3: Publish Clear	Attraction of development to	Phase I	City of Newburgh Department of Planning &	(1) Clarify the rules and requirements regarding housing		
Development Guidelines on	Newburgh that is responsive to		Development and SEDAC	development in the City of Newburgh including inclusionary		
Housing Approvals, Incentives,	community needs.			housing requirements, zoning requirements, tax policies, and the		
and Disposition of City-owned			Orange County Departments of Economic	affordable housing trust fund.		
Land			Development & Planning			
				(2) Establish clear criteria for approving housing developments on		
			Newburgh Industrial Development Agency	private as well as City-owned land.		
			Newburgh Housing Coalition	(3) Establish clear threshold requirements for awarding tax		
				abatements to housing developments based upon their fulfilling		
				critical housing needs, serving economic development objectives,		
				and achieving fiscal returns.		
				(4) Broadly engage the community in a review of the proposed		
				criteria for both project approvals and tax abatement awards.		
				(5) 5		
				(5) Prepare a guidebook that clearly presents the City's		
				development rules and requirements.		

GOAL 3B: IMPROVE HOMEOWNERSHIP OPPORTUNITIES

ACTION	TARGETED OUTCOMES	IMPLEMENTATION PHASE	RESPONSIBLE PARTIES	IMPLEMENTATION STEPS	FUNDING OPPORTUNITIES	CURRENT STATUS
ACTION 3B1: Help Newburgh Residents Finance Homes in Newburgh	Increased levels of homeownership in Newburgh especially for lower-income households and elimination of the racial disparities in housing access.	Phase II	City of Newburgh Department of Planning and Development Non-profit organizations and housing providers (Pathstone, RUPCO, Habitat, RDAC, Newburgh Land Bank) Mortgage Lending Institutions (TD Bank, Sterling National Bank, Ulster Bank, Rhinebeck Bank)	(1) Prepare a homeownership guide for Newburgh residents that outlines all available federal, state, county, local, and private resources. (2) Increase the City's funding for homeownership assistance through the CDBG. (3) Designate one of the City's non-profit organizations with the creation of a homeownership information center that provides a local contact and repository of information. (4) Establish a relationship with a local bank, perhaps the one used by the City of Newburgh, that will assume a more proactive role in homeownership counseling and local mortgage lending.		
ACTION 3B2: Provide more Diverse Pathways to Homeownership	Increase levels of homeownership in Newburgh especially for lower-income households and elimination of the racial disparities in housing access.	Phase III	City of Newburgh Department of Planning and Development Non-profit organizations and housing providers (Pathstone, RUPCO, Habitat, RDAC, Newburgh Land Bank) Banks and Financial Institutions (Community Preservation Corporation, Community Capital, Leviticus Fund)	(1) Rezone Newburgh's Broadway corridor to allow for higher density housing for the entire area within ¼ mile of Broadway. (2) Identify existing multi-family buildings, vacant or underutilzied suites that are suitable for limited equity coops. (3) Help multi-family housing developers better access the financing required to ensure that new units are affordable. (4) Advocate for Adoption of Federal Homeownership Assistance Programs. (5) Encourage existing non-profit organizations in Newburgh to continue exploring different opportunities for creating affordable owner occupied units.		

GOAL 3C: INCREASE COMMUNITY CONNECTIONS

ACTION	TARGETED OUTCOMES	IMPLEMENTATION PHASE	RESPONSIBLE PARTIES	IMPLEMENTATION STEPS	FUNDING OPPORTUNITIES	CURRENT STATUS
ACTION 3C1: Expand Services, Programs, and Resources at Community Centers	Increased community utilization of community services; Increased collaborations between different community centers; greater level of social cohesion and integration of Newburgh's diverse populations.	Phase II	Orange County Department of Social Services	(1) Convene Community Center Alliance		
ACTION 3C2: Enhance the Safety and	Higher quality of life and access to	Phase III	Newburgh Departments of Public Works,	(1) Draft City of Newburgh's Open Space &		
Aesthetic Beauty of City Streets, Parks, and Playgrounds	park space in Newburgh neighborhoods.		Engineering, and Recreation	Recreation Plan		
ACTION 3C2: Expand Support for	Increased number of locally owned	Phase II	SEDAC	(1) Evaluate impact of zoning on small business		
Neighborhood Serving Businesses	businesses and reduction in commercial storefront vacancies.	1 11050 11	out of the second of the secon	preservation and development		
				(2) Organize business community into a local		
				chamber of commerce.		
				(3) Partner with State University of New York		
				Orange County to create training programs for		
				entrepreneurship in partnership with local businesses.		
				(4) Expand access to capital for local businesses.		
				(5) Identify opportunities for marketing small businesses in Newburgh.		